



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
06/24/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER BCA Insurance Group 1201 New Road Suite 134 Linwood NJ 08221	CONTACT NAME: Erin Conklin PHONE (A/C, No, Ext): (609) 645-1700 E-MAIL ADDRESS: econklin@bca-insurance.com PRODUCER CUSTOMER ID: 00013873	FAX (A/C, No): (609) 645-2031
INSURED Double D Sweets, LLC & Double D Real Estate LLC 219 Bay ROAD Ocean City NJ 08226	INSURER(S) AFFORDING COVERAGE INSURER A: LLOYDS OF LONDON INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	
		NAIC # 15642

COVERAGES **CERTIFICATE NUMBER:** 26-27 Property Maser #1 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Loc# 00001 Bldg# 00001: 736 Wesley Ave Ocean City NJ 08226

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

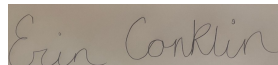
INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
A	☒ PROPERTY	LON0008024	06/26/2026	06/26/2027	☒ BUILDING	\$	
	CAUSES OF LOSS				DEDUCTIBLES	☒ PERSONAL PROPERTY	\$ 213,200
	☐ BASIC				BUILDING	☒ BUSINESS INCOME	\$ 884,000
	☐ BROAD				CONTENTS	☐ EXTRA EXPENSE	\$
	☒ SPECIAL				☐ EARTHQUAKE	☐ RENTAL VALUE	\$
	☒ WIND				1%-2500 min	☐ BLANKET BUILDING	\$
	☐ FLOOD					☐ BLANKET PERS PROP	\$
	☒ Special				1,000	☐ BLANKET BLDG & PP	\$
	☐					☒ IMPR & BETTERM	\$ 192,400
	☐					☒ Spoliage	\$ 10,000
	☐ INLAND MARINE	TYPE OF POLICY				\$	
	CAUSES OF LOSS					\$	
	☐ NAMED PERILS	POLICY NUMBER				\$	
	☐					\$	
	☐ CRIME					\$	
	TYPE OF POLICY					\$	
						\$	
						\$	
	☐ BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$	
						\$	
						\$	
						\$	

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Kilwins Chocolates Franchise Inc. & Kilwins Quality Confection Inc. are named as additional insured as required per written contract with regards to the general liability.

CERTIFICATE HOLDER

CANCELLATION

Kilwins Chocolates Franchise Inc Kilwin's Quality Confections Inc 1050 Bay View Road Petoskey MI 49770	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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