



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

8/3/2017

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER Gracey Backer Inc 275 George Bush Blvd Delray Beach FL 33444		CONTACT NAME: Trish Warren PHONE (A/C. No. Ext): (561)276-6055 E-MAIL ADDRESS: trish@gbifl.com PRODUCER CUSTOMER ID: 00017088		FAX (A/C. No): (561)265-0034
INSURED TK Confections LLC, DBA: Kilwins of Destin Commons 4142 Legendary Drive B106 Destin FL 32541		INSURER(S) AFFORDING COVERAGE INSURER A: First Community Insurance Company INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:		NAIC # 13990

COVERAGES

CERTIFICATE NUMBER: CP178303519

REVISION NUMBER:

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

Loc# 00001: 4142 Legendary Drive Destin FL 32541 -- Business Personal Property includes Betterments

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	<input checked="" type="checkbox"/>	PROPERTY	09 0004999708 6 03	6/23/2017	6/23/2018	BUILDING	\$		
	CAUSES OF LOSS					DEDUCTIBLES	PERSONAL PROPERTY	\$	
		BASIC				BUILDING	<input checked="" type="checkbox"/>	BUSINESS INCOME	\$ ALS 12 months
		BROAD				CONTENTS		EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/>	SPECIAL				1,000		RENTAL VALUE	\$
		EARTHQUAKE						BLANKET BUILDING	\$
	<input checked="" type="checkbox"/>	WIND				5% deduct		BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
		Replacement		<input checked="" type="checkbox"/>	Business Personal	\$ 390,000			
				<input checked="" type="checkbox"/>	Spoilage	\$ 10,000			
	<input type="checkbox"/>	INLAND MARINE	TYPE OF POLICY			\$			
		CAUSES OF LOSS				\$			
		NAMED PERILS	POLICY NUMBER			\$			
						\$			
	<input type="checkbox"/>	CRIME				\$			
		TYPE OF POLICY				\$			
						\$			
	<input type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN				\$			
						\$			
						\$			

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

CERTIFICATE HOLDER**CANCELLATION**

KILWINS CHOCOLATES FRANCHISE INC
 KILWINS QUALITY CONFECTIONS INC
 1050 BAY VIEW RD
 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

Trish Warren/TW