



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

1/5/2018

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 Liberty Mutual Insurance PO Box 188065 Fairfield, OH 45018	CONTACT NAME:	
	PHONE (A/C, No, Ext): 800-962-7132	FAX (A/C, No): 800-845-3666
	E-MAIL ADDRESS: BusinessService@LibertyMutual.com	
	PRODUCER CUSTOMER ID: 58228161	
	INSURER(S) AFFORDING COVERAGE	
INSURED Vada Chocolates Inc. DBA Kilwins Of Jacksonville 10281 Midtown Pkwy Ste 125 Jacksonville FL 32246	INSURER A : West American Insurance Company	44393
	INSURER B :	
	INSURER C :	
	INSURER D :	
	INSURER E :	
	INSURER F :	

**COVERAGES**

CERTIFICATE NUMBER: 39765736

REVISION NUMBER:

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

10281 Midtown Pkwy Ste 125  
Jacksonville FL 32246

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		BZW58228161	12/27/2017	12/27/2018	BUILDING	\$
	CAUSES OF LOSS	DEDUCTIBLES				<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$ 420,240
	BASIC	BUILDING				<input checked="" type="checkbox"/> BUSINESS INCOME	\$ See Below*
	BROAD	CONTENTS				EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL	1,000				RENTAL VALUE	\$
	EARTHQUAKE					BLANKET BUILDING	\$
	<input checked="" type="checkbox"/> WIND	2%				BLANKET PERS PROP	\$
	FLOOD					BLANKET BLDG & PP	\$
			<input checked="" type="checkbox"/> Spoilage	\$ 10,000			
				\$			
	<input type="checkbox"/> INLAND MARINE		TYPE OF POLICY			\$	
			POLICY NUMBER			\$	
	CAUSES OF LOSS					\$	
	<input type="checkbox"/> NAMED PERILS					\$	
						\$	
	<input type="checkbox"/> CRIME					\$	
	TYPE OF POLICY					\$	
						\$	
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$	
						\$	
						\$	
						\$	

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

\* Business Income, 12 Months Actual Loss Sustained.  
Tenant Improvements and Betterment's included**CERTIFICATE HOLDER**

Kilwins Chocolate Franchise, Inc  
Kilwins Quality Confections, Inc  
1050 Bay View Rd  
Petoskey MI 49770

**CANCELLATION**

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  
KaraAnn Langhammer *KaraAnn Langhammer*