



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
1/20/2020

**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.**

<b>PRODUCER</b> Alliance & Associates Financial Services, Inc. 1091 Oakleaf Plantation Pkwy  Orange Park FL 32065	<b>CONTACT NAME:</b> Commercial Service <b>PHONE (A/C, No, Ext):</b> 855-210-9528 <b>FAX (A/C, No):</b> 904-930-4672 <b>E-MAIL ADDRESS:</b> certificates@alliance321.com <b>PRODUCER CUSTOMER ID:</b>
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<b>INSURED</b> Vada Chocolates, Inc. DBA Kilwins of Jacksonville 10281 Midtown Pkwy Ste 125  Jacksonville FL 32246	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: center;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: center;">NAIC #</th> </tr> <tr> <td>INSURER A : WEST AMERICAN INS CO</td> <td style="text-align: center;">44393</td> </tr> <tr> <td>INSURER B :</td> <td></td> </tr> <tr> <td>INSURER C :</td> <td></td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : WEST AMERICAN INS CO	44393	INSURER B :		INSURER C :		INSURER D :		INSURER E :		INSURER F :	
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**COVERAGES CERTIFICATE NUMBER: 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	12/27/2019	12/27/2020	BUILDING	\$
	<input checked="" type="checkbox"/> CAUSES OF LOSS				PERSONAL PROPERTY	\$ 550,000
	<input type="checkbox"/> DEDUCTIBLES				BUSINESS INCOME	\$ *See below
	<input type="checkbox"/> BASIC BUILDING				EXTRA EXPENSE	\$
	<input type="checkbox"/> BROAD CONTENTS				RENTAL VALUE	\$
	<input checked="" type="checkbox"/> SPECIAL 1,000				BLANKET BUILDING	\$
	<input type="checkbox"/> EARTHQUAKE				BLANKET PERS PROP	\$
	<input checked="" type="checkbox"/> WIND				BLANKET BLDG & PP	\$
	<input type="checkbox"/> FLOOD					\$
	<input type="checkbox"/>					\$
	<b>INLAND MARINE</b>	TYPE OF POLICY				\$
	CAUSES OF LOSS	POLICY NUMBER				\$
	NAMED PERILS					\$
	<b>CRIME</b>					\$
	TYPE OF POLICY					\$
	<b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$
A	Spoilage	BZW58228161	12/27/2019	12/27/2020	<input checked="" type="checkbox"/> Spoilage	\$ 10,000

**SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**  
 Tenants Improvements and Betterments Included  
 \*Business Income 12 months actual loss sustained

<b>CERTIFICATE HOLDER</b>  Kilwins Chocolate Franchise Inc  Kilwins Quality Confections Inc 1050 Bay View Rd Petoskey MI 49770	<b>CANCELLATION</b>  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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