



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

01/04/2023

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 Zelen Risk Solutions, Inc. 7964 Devoe Street Jacksonville FL 32220	CONTACT NAME: Vicky Zelen		
	PHONE (A/C. No. Ext): (904) 262-8080	FAX (A/C. No.):	
	E-MAIL ADDRESS: vicky@zelenrisk.com		
	PRODUCER CUSTOMER ID: 5123		
INSURED Vada Chocolates, Inc. dba Kilwins of Jacksonville 10281 Midtown Parkway, Suite 125 Jacksonville FL 32246	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : West American Insurance Company		
	INSURER B :		
	INSURER C :		
	INSURER D :		
	INSURER E :		

COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

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

10281 Midtown Parkway, Suite 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	BZW(23) 62 70 76 48	12/27/2022	12/27/2023	BUILDING	\$		
		CAUSES OF LOSS				DEDUCTIBLES	<input checked="" type="checkbox"/>	PERSONAL PROPERTY	\$ 612,499
		BASIC				BUILDING n/a	<input checked="" type="checkbox"/>	BUSINESS INCOME	\$ Actual Loss Sust
		BROAD				CONTENTS	<input checked="" type="checkbox"/>	EXTRA EXPENSE	\$ Included
	<input checked="" type="checkbox"/>	SPECIAL				1,000		RENTAL VALUE	\$
		EARTHQUAKE						BLANKET BUILDING	\$
	<input checked="" type="checkbox"/>	WIND				2%		BLANKET PERS PROP	\$
	<input checked="" type="checkbox"/>	FLOOD						BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/>	Spoilage	1,000		<input checked="" type="checkbox"/>	Spoilage	\$ 10,000		
	<input type="checkbox"/>	INLAND MARINE	TYPE OF POLICY				\$		
	<input type="checkbox"/>	CAUSES OF LOSS	POLICY NUMBER				\$		
	<input type="checkbox"/>	NAMED PERILS					\$		
	<input type="checkbox"/>	CRIME					\$		
	<input type="checkbox"/>	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 & Extra Expense - Actual Loss Sustained for 12 months.**CERTIFICATE HOLDER****CANCELLATION**

Kilwins Chocolate Franchise, Inc.
Kilwins 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

Vicky M. Zelen <LFU>

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