



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
02/16/2022

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 Hutt Insurance Agency 3106 West 23rd St Panama City, FL 32405	CONTACT NAME:		
	PHONE (A/C, No, Ext):	850-769-4888	FAX (A/C, No):
	E-MAIL ADDRESS:	sherrie@huttinsurance.com	
	PRODUCER CUSTOMER ID:	KILWI-1	
INSURED Emerald Coast Confections Inc. dba: Kilwins Chocolate & Ice Cream 114 S San Souci Blvd Panama City Beach, FL 32413	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : MSA Insurance Company		13026
	INSURER B : Weston Insurance Company		
	INSURER C :		
	INSURER D :		
	INSURER E :		
INSURER F :			

**COVERAGES**

CERTIFICATE NUMBER:

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
 Loc #1 - FAST FOOD -- ICE CREAM, YOGURT  
 821 PIER PARK DR # 100,  
 PANAMA CITY BEACH, FL 324132183

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	BPG3480R	02/05/2022	02/05/2023	BUILDING	\$		
	CAUSES OF LOSS				DEDUCTIBLES	<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$	430,000
					BUILDING	<input checked="" type="checkbox"/> BUSINESS INCOME	\$	Included
	<input type="checkbox"/> BASIC				CONTENTS	EXTRA EXPENSE	\$	
	<input type="checkbox"/> BROAD					RENTAL VALUE	\$	
	<input checked="" type="checkbox"/> SPECIAL				1,000	BLANKET BUILDING	\$	
	<input type="checkbox"/> EARTHQUAKE					BLANKET PERS PROP	\$	
	<input type="checkbox"/> WIND					BLANKET BLDG & PP	\$	
	<input type="checkbox"/> FLOOD						\$	
							\$	
			\$					
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY			\$			
	CAUSES OF LOSS				\$			
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER			\$			
					\$			
	<input type="checkbox"/> CRIME				\$			
	TYPE OF POLICY				\$			
					\$			
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN				\$			
					\$			
B	Wind Coverage	CFA00014-00752 08 09 09	02/05/2022	02/05/2023	<input checked="" type="checkbox"/> Contents	\$ 325,000		
					<input checked="" type="checkbox"/> Deductible	\$ 3% - \$9,750		

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

Certificate holder is Franchise owner.

**CERTIFICATE HOLDER****CANCELLATION**

Kilwins Chocolates Franchise 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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