



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
11/20/2023

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 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 Kilwins Chocolate & Ice Cream Emerald Coast Confection Inc. 114 S San Souci Blvd Panama City Beach, FL 32413	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : Lloyd's, London		LLO
	INSURER B :		
	INSURER C :		
	INSURER D :		
	INSURER E :		
	INSURER F :		

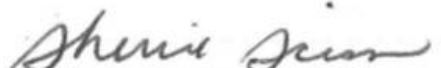
COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
821 Pier Park Drive, Suite 100
Panama City Beach, FL 32413

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		09-7560182775-S-00	09/07/2023	09/07/2024	BUILDING	\$
	CAUSES OF LOSS	DEDUCTIBLES				<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$ 430,000
		BUILDING				BUSINESS INCOME	\$
	BASIC					EXTRA EXPENSE	\$
	BROAD	CONTENTS				RENTAL VALUE	\$
	SPECIAL					BLANKET BUILDING	\$
	EARTHQUAKE					BLANKET PERS PROP	\$
	<input checked="" type="checkbox"/> WIND	5% Ded.				BLANKET BLDG & PP	\$
	FLOOD						\$
							\$
	<input type="checkbox"/> INLAND MARINE		TYPE OF POLICY				\$
	CAUSES OF LOSS		POLICY NUMBER				\$
	<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)
Wind Only Policy.
Certificate holder is Franchise owner

CERTIFICATE HOLDER Kilwins Chocolates Franchise Inc. 1050 Bay View Road 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 
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