



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
12/09/2024

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> Hutt Insurance Agency 3106 West 23rd St Panama City, FL 32405	<b>CONTACT NAME:</b> <b>PHONE (A/C, No. Ext):</b> 850-769-4888 <b>FAX (A/C, No):</b> <b>E-MAIL ADDRESS:</b> info@huttinsurance.com <b>PRODUCER CUSTOMER ID:</b> KILWI-1														
<b>INSURED</b> Kilwins Chocolate & Ice Cream Emerald Coast Confection Inc. 114 S San Souci Blvd Panama City Beach, FL 32413	<table><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr><tr><td>INSURER A: MSA Insurance Company</td><td>13026</td></tr><tr><td>INSURER B: Lloyd's, London</td><td>LLO</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: MSA Insurance Company	13026	INSURER B: Lloyd's, London	LLO	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)  
Loc #1 - FAST FOOD -- ICE CREAM, YOGURT      Full Description of Type of Bu  
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"/> <b>PROPERTY</b> CAUSES OF LOSS      DEDUCTIBLES BASIC      BUILDING BROAD      CONTENTS <input checked="" type="checkbox"/> SPECIAL      1,000 EARTHQUAKE WIND FLOOD	BPG3480R	02/05/2024	02/05/2025	<input checked="" type="checkbox"/> BUILDING <input checked="" type="checkbox"/> PERSONAL PROPERTY <input checked="" type="checkbox"/> BUSINESS INCOME EXTRA EXPENSE RENTAL VALUE BLANKET BUILDING BLANKET PERS PROP BLANKET BLDG & PP	\$ 430,000 Included \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
	<input type="checkbox"/> <b>INLAND MARINE</b> CAUSES OF LOSS NAMED PERILS	TYPE OF POLICY POLICY NUMBER				\$ \$ \$ \$ \$
	<input type="checkbox"/> <b>CRIME</b> TYPE OF POLICY					\$ \$ \$ \$
	<input type="checkbox"/> <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$ \$ \$
B	Wind Coverage	09-7560182775	09/07/2024	09/07/2025	<input checked="" type="checkbox"/> Contents <input checked="" type="checkbox"/>	\$ 430,000 \$ 5%-Min - \$2,500

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

## 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

*Amun N. B. El*

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