



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
02/26/2025

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	<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
	<b>INSURER A:</b> Midvale Indemnity		27138M
	<b>INSURER B:</b>		
	<b>INSURER C:</b>		
	<b>INSURER D:</b>		
	<b>INSURER E:</b>		
	<b>INSURER F:</b>		

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

**LOCATION OF PREMISES / DESCRIPTION OF PROPERTY** (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
Loc #1 -  
821 PIER PARK DR # 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"/> <b>PROPERTY</b>		BP00060605	02/05/2025	02/05/2026	BUILDING	\$
	CAUSES OF LOSS	DEDUCTIBLES				<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$ 447,200
	<input type="checkbox"/> BASIC	BUILDING				<input checked="" type="checkbox"/> BUSINESS INCOME	\$ Included
	<input type="checkbox"/> BROAD					EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL	CONTENTS 1,000				RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE					BLANKET BUILDING	\$
	<input type="checkbox"/> WIND					BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD					BLANKET BLDG & PP	\$
						<input checked="" type="checkbox"/> Spoilage	\$ 10,000
							\$
	<input type="checkbox"/> <b>INLAND MARINE</b>		TYPE OF POLICY				\$
	CAUSES OF LOSS						\$
	<input type="checkbox"/> NAMED PERILS		POLICY NUMBER				\$
							\$
	<input type="checkbox"/> <b>CRIME</b>						\$
	TYPE OF POLICY						\$
							\$
							\$
	<input type="checkbox"/> <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>						\$
							\$
							\$
							\$

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

## CERTIFICATE HOLDER

Kilwins Chocolate Franchise  
1050 Bay View Rd  
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

*Amun R. Bell*

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