



POLICY COVERAGE PAGE

Insured's Name: Southern Possessions Inc dba Kilwins Policy # FIW0-106208  
UMR # \_\_\_\_\_  
(Lloyd's Policies Only)

Policy Dates: From: 05/15/2019 To: 05/15/2020

Surplus Lines Agent's Name: Thomas C Poppell III

Surplus Lines Agent's Address: 500 International Parkway, Lake Mary, FL 32746

Surplus Lines Agent's License #: A209654

Producing Agent's Name: Roxanne Sima

Producing Agent's Physical Address: 2301 Ringling Blvd, Sarasota, FL 34237

**“THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.”**

**“SURPLUS LINES INSURERS’ POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.”**

Policy Premium: <u>\$ 4,402.00</u>	Policy Fee: <u>\$ 35.00</u>
Inspection Fee: <u>N/A</u>	Service Fee: <u>\$ 4.44</u>
Tax: <u>\$ 221.85</u>	Citizen's Assessment: <u>N/A</u>
EMPA Surcharge: <u>N/A</u>	FHCF Assessment: <u>N/A</u>

Surplus Lines Agent's Countersignature: Thomas C Poppell III Digitally signed by Thomas C Poppell III  
DN: cn=Thomas C Poppell III, o, ou, email=ktlai@fthi.com, c=US  
Date: 2019.04.29 12:07:59 -04'00'

**“THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.”**

**“THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.”**

# FRONTline

INSURANCE

COMMERCIAL PROPERTY WIND/  
HAIL POLICY  
RENEWAL DECLARATIONS

TRANSACTION DATE:  
05/15/2019  
DATE ISSUED: 04/29/2019

Underwritten by:  
Frontline Insurance Unlimited  
PO Box 958405  
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
FIW0-000106208	From:	To:
	05/15/2019	05/15/2020
12:01 AM Standard Time		

**IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 941-366-7070.**

TO REPORT A CLAIM, CALL 1-800-675-0145.

NAMED INSURED AND MAILING ADDRESS:	AGENT:	523-24-20958
SOUTHERN POSSESSIONS INC DBA KILWINS 1471 NORTHGATE BLVD SARASOTA, FL 34234-4700 TELEPHONE: 941-400-0900	PURMORT & MARTIN INSURANCE AGENCY, LLC 2301 RINGLING BLVD SARASOTA, FL 34237-6100 TELEPHONE: 941-366-7070	

DESCRIPTION OF LOCATION(S):			
LOC NO	BLDG NO	BUILDING ADDRESS	OCCUPANCY
1	1	312 JOHN RINGLING BLVD, SARASOTA, FL 34236-1321	CSP-0534 FOOD PROD-SALES/ETC-LTD COOKING -

POLICY LEVEL COVERAGES: NONE	COVERED CAUSES OF LOSS: WINDSTORM/HAIL

INSURANCE AT THE DESCRIBED LOCATIONS APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN						
COVERAGES PROVIDED:						
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE	PREMIUM
1	1	BUSINESS PERSONAL PROPERTY - CONTENTS	\$500,000	RCV	100%	\$2,095.00

APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW						
OPTIONAL COVERAGES:						
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE	PREMIUM
1	1	BUSINESS INCOME COVERAGE WITH EXTRA EXPENSE (MONTHLY LIMITATION - 1/4)	\$500,000		N/A	\$2,307.00

DEDUCTIBLES:				
LOC NO	BLDG NO	COVERAGE	WIND/HAIL	OTHER
1	1	BUSINESS PERSONAL PROPERTY - CONTENTS	3%	

<b>TOTAL COVERAGE PREMIUM</b>	<b>\$4,402.00</b>
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POLICY TAXES AND FEES:	
FLORIDA TAX	\$221.85
POLICY FEE	\$35.00
FSLSO FEE	\$4.44
<b>TOTAL TAXES AND FEES</b>	<b>\$261.29</b>

<b>TOTAL POLICY PREMIUM</b>	<b>\$4,663.29</b>
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MORTGAGEHOLDERS / LOSS PAYEE:					
LOC NO	BLDG NO	TYPE	NAME	MAILING ADDRESS	LOAN #
1	1	LOSS PAYEE	KILWINS CHOCOLATES FRANCHISE INC &	10 BAY VIEW RD, KILWINS QTY CONFECTIONS INC, PETOSKEY, MI 49770-9004	