



# FRONTline

INSURANCE

COMMERCIAL PROPERTY WIND/  
HAIL POLICY  
RENEWAL DECLARATIONS

TRANSACTION DATE:  
05/15/2021  
DATE ISSUED: 04/10/2021

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

POLICY NUMBER	POLICY PERIOD	
FIW0-000106208	From:	To:
	05/15/2021	05/15/2022
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
1	1	BUSINESS PERSONAL PROPERTY - CONTENTS	\$500,000	RCV	100%

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

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

TOTAL COVERAGE PREMIUM	\$4,849.00
------------------------	------------

POLICY TAXES AND FEES:	
FLORIDA TAX	\$244.48
POLICY FEE	\$100.00
FSLSO FEE	\$2.97
TOTAL TAXES AND FEES	\$347.45

TOTAL POLICY PREMIUM	\$5,196.45
----------------------	------------

MORTGAGEHOLDERS / LOSS PAYEE:					
LOC NO	BLDG NO	TYPE	NAME	MAILING ADDRESS	LOAN #
1	1	LOSS PAYEE	KILWINS CHOCOLATES FRANCHISE INC &	1050 BAY ROAD, KILWINS QTY CONFECTIONS INC, PETOSKEY, MI 49770-9004	

# FRONTline

INSURANCE

COMMERCIAL PROPERTY WIND/  
HAIL POLICY  
RENEWAL DECLARATIONS

TRANSACTION DATE:  
05/15/2021  
DATE ISSUED: 04/10/2021

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

POLICY NUMBER	POLICY PERIOD	
FIW0-000106208	From:	To:
	05/15/2021	05/15/2022
12:01 AM Standard Time		

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

FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
FIU-FL-DEC	08 20	DECLARATIONS PAGE
IL P 001	01 04	OFAC ADVISORY NOTICE
FIU CN	06 14	CLAIMS LETTER
FIU PN	05 14	PRIVACY NOTICE
CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
FIU W	08 14	CAUSE OF LOSS - WINDSTORM OR HAIL FORM
CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
IL 00 17	11 98	COMMON POLICY CONDITIONS
FIU EP	08 14	MINIMUM EARNED PREMIUM
FIU WEP	11 18	EARNED PREMIUM ENDORSEMENT
CP 00 30	06 07	BUSINESS INCOME (AND EXTRA EXPENSES) COVERAGE FORM
CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 03 21	10 12	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
CP 12 18	06 07	LOSS PAYABLE PROVISIONS
FIU 10 26	04 15	EXCLUSION OF COSMETIC DAMAGE TO ROOF SURFACING
FIU 626	06 14	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
FIU ASB	01 17	ASBESTOS AND SICK BUILDING EXCLUSION ENDORSEMENT
FIU PRLS	08 15	PRIOR LOSS OR DAMAGE EXCLUSION
FIUW FLCH	01 15	FLORIDA CHANGES-WINDSTORM OR HAIL
IL 00 03	09 08	CALCULATION OF PREMIUM
IL 01 75	09 07	FLORIDA CHANGES - LEGAL ACTION AGAINST US
IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER - RELATED LOSSES
IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
FIUTRIOPT	12 20	TRIA REJECTION/ELECTION DISCLOSURE

# FRONTline

INSURANCE

COMMERCIAL PROPERTY WIND/  
HAIL POLICY  
RENEWAL DECLARATIONS

TRANSACTION DATE:  
05/15/2021  
DATE ISSUED: 04/10/2021

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

POLICY NUMBER	POLICY PERIOD	
FIW0-000106208	From:	To:
	05/15/2021	05/15/2022
12:01 AM Standard Time		

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	

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.

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.**

AUTHORIZED SIGNATURE:  DATE SIGNED: 04/10/2021

Surplus Lines Agent's Name: Thomas C Poppell III Surplus Lines Agent's License: A209654

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

FRONTLINE WEBSITE: [www.frontlineinsurance.com](http://www.frontlineinsurance.com) FRONTLINE EMAIL: [info@frontlineinsurance.com](mailto:info@frontlineinsurance.com)