

# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 05/14/2021

C B	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.								
PRO	DUCE	R			NAME:	rtificates			
Pur	mort	and Martin Insu	Irance Agency LL	C	PHONE (A/C, No, Ext): (S	941) 366-7070	FAX (A/C, No):	(941) 953-4901	
230	1 Rir	ngling Boulevard	Ł			rtificates@purmort.co			
						00031971			
Sar	asota	a		FL 34237	COOTOMER ID.	INSURER(S) AFFOR	RDING COVERAGE	NAIC #	
INSU	RED				INSURER A : Fro	ontline Ins Unlimited		10074	
Sou	therr	n Possessions,	DBA: Kilwins			INSURER B :			
	A Kilv				INSURER C :				
		rthgate Blvd							
	asota	•		FL 34234		INSURER D :			
Our	10010	A		12 04204		INSURER E :			
		4.050		CERTIFICATE NUMBER: 21/22 Prop		INSURER F :			
					,		REVISION NUMBER:		
312	Johr	n Ringling Blvd		OPERTY (Attach ACORD 101, Additional Remarks 3			BOVE FOR THE POLICY PEF	RIOD	
c	ERTI	FICATE MAY BE	ISSUED OR MAY	REQUIREMENT, TERM OR CONDITION OF AI PERTAIN, THE INSURANCE AFFORDED BY CH POLICIES. LIMITS SHOWN MAY HAVE BE	THE POLICIES DESC	CRIBED HEREIN IS S AID CLAIMS.			
INSR LTR		TYPE OF IN	SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
		PROPERTY					BUILDING	s	
	CAL	J JSES OF LOSS	DEDUCTIBLES				PERSONAL PROPERTY	\$ 500,000	
		BASIC	BUILDING	-			BUSINESS INCOME	\$	
		BROAD					EXTRA EXPENSE	\$ \$ 500,000	
	×	SPECIAL	CONTENTS				RENTAL VALUE	Ψ	
		EARTHQUAKE		-			BLANKET BUILDING	\$	
A		WIND	3%	FIW0-000106208	05/15/2021	05/15/2022	BLANKET PERS PROP	\$	
			5 78	-				\$	
		FLOOD		-			BLANKET BLDG & PP	\$	
				-				\$	
								\$	
		INLAND MARINE		TYPE OF POLICY				\$	
	CAL	JSES OF LOSS						\$	
		NAMED PERILS		POLICY NUMBER				\$	
								\$	
		CRIME						\$	
	TYP	PE OF POLICY						\$	
								\$	
	L	BOILER & MACH						\$	
								\$	
							\$		
								\$	
SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Kilwin's Chocolate Franchise, Inc. & Kilwin's Quality Confections Inc., their affiliates, directors, agents and employees are named as additional insured. 45 Day notice for material misrepresentatative or non-renewal 10 Day Notice for Non-Payment per Florida Statute.									
CERTIFICATE HOLDER CANCELLATION									
			Chocolate Franch y View Road	ise, Inc. & Kilwin's Quality Confections Inc.	THE EXPIRAT	TION DATE THEREON CE WITH THE POLIC	SCRIBED POLICIES BE CAI F, NOTICE WILL BE DELIVEI Y PROVISIONS.		
		Petosky		MI 49770		avanne_dime			
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#### INSURANCE

COMMERCIAL PROPERTY WIND/ HAIL POLICY RENEWAL DECLARATIONS

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

Underwritten by:	POLICY NUMBER POLICY PERIOD				
Frontline Insurance Unlimited PO Box 958405	FIW0-000106208	From: 05/15/2021	To: 05/15/2022		
Lake Mary, FL 32795		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	PURMORT & MARTIN INSURANCE AGENCY, LLC
1471 NORTHGATE BLVD	2301 RINGLING BLVD
SARASOTA, FL 34234-4700	SARASOTA, FL 34237-6100
TELEPHONE: 941-400-0900	TELEPHONE: 941-366-7070

 DESCRIPTION OF LOCATION(S):

 LOC
 BLDG
 BUILDING ADDRESS

 NO
 NO

 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

INSU	RANCE	T THE DESCRIBED LOCATIONS APPLIES ONLY FOR C	OVERAGES FOR WHICH /	A LIMIT OF INSURANCE IS	SHOWN
COVE	ERAGES	PROVIDED:			
LOC		COVERAGE	LIMIT OF INSURANCE	VALUATION COIN	ISURANCE
<b>NO</b> 1	NO 1	BUSINESS PERSONAL PROPERTY - CONTENTS	\$500,000	RCV 100%	•
APPL	ICABLE	ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE B	ELOW		
OPTI	ONAL CO	OVERAGES:			
LOC		COVERAGE	LIMIT OF INSURANCE	VALUATION COIN	ISURANCE
<b>NO</b> 1	<b>NO</b> 1	BUSINESS INCOME COVERAGE WITH EXTRA EXPENSE (MONTHLY LIMITATION - 1/4)	\$500,000	N/A	
DEDI	ICTIBLE	8			
LOC	BLDG	COVERAGE	v	VIND/HAIL	OTHER
NO 1	<b>NO</b> 1	BUSINESS PERSONAL PROPERTY - CONTENTS	3	%	
τοτ		RAGE PREMIUM			\$4,849.00
POLIC	Y TAXE	S AND FEES:			
	IDA TAX			ininina and an ininina and an an an an an ininina and an	\$244.48
	CY FEE O FEE				\$100.00 \$2.97
тоти	L TAXE	S AND FEES			\$347.45
TOT		Y PREMIUM			\$5,196.45
					φ0, ± 30.45
MOR	TGAGEH	OLDERS / LOSS PAYEE:			
	BLDG *	YPE NAME	MAILING AD	DRESS	LOAN #
NO 1	NO 1 l	OSS PAYEE KILWINS CHOCOLATES FRANCHIS		AD, KILWINS QTY CONFECT EY, MI 49770-9004	TONS



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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		
FIUTRIAOPT	12 20	TRIA REJECTION/ELECTION DISCLOSURE		



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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:

Ha C Bywer M DATE SIGNED:

04/10/2021

Surplus Lines Agent's License: A209654

Surplus Lines Agent's Name: Thomas C Poppell III

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

FRONTLINE WEBSITE: www.frontlineinsurance.com FRONTLINE EMAIL: info@frontlineinsurance.com