



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
2/7/2019

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER ThompsonBaker Agency, Inc. 61 Cordova Street St. Augustine FL 32084	CONTACT NAME: Certificate Department
	PHONE (A/C. No. Ext): 904-824-1631 FAX (A/C. No.): 904-824-1675
	E-MAIL ADDRESS: certificates@thompsonbaker.com
	PRODUCER CUSTOMER ID: KILWI-1
	INSURER(S) AFFORDING COVERAGE
INSURED Dallaire Development Grp Dba Kilwin's Chocolates 2245 CR 13 S Elkton FL 32033	INSURER A : Insurance Co. of North America
	INSURER B :
	INSURER C :
	INSURER D :
	INSURER E :
	INSURER F :

COVERAGES CERTIFICATE NUMBER: 1935882346 REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
140 St. George Street
St. Augustine, FL 32084

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"/> PROPERTY	HAN000204	11/11/2018	11/11/2019	BUILDING	\$		
	CAUSES OF LOSS				DEDUCTIBLES	<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$ 229,000	
					BUILDING	<input checked="" type="checkbox"/> BUSINESS INCOME	\$ 300,000	
	<input type="checkbox"/> BASIC						EXTRA EXPENSE	\$
	<input type="checkbox"/> BROAD				CONTENTS		RENTAL VALUE	\$
	<input checked="" type="checkbox"/> SPECIAL				\$5,000		BLANKET BUILDING	\$
	<input type="checkbox"/> EARTHQUAKE						BLANKET PERS PROP	\$
	<input checked="" type="checkbox"/> WIND				5% W/H		BLANKET BLDG & PP	\$
	<input type="checkbox"/> FLOOD			Ten Improvement	\$ 175,000			
	<input checked="" type="checkbox"/> BI & EE	72 Hours		<input checked="" type="checkbox"/> BI & EE	\$ 12 Months			
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY			\$			
	CAUSES OF LOSS				\$			
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER			\$			
	<input type="checkbox"/> CRIME				\$			
	TYPE OF POLICY				\$			
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN				\$			
					\$			

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Contents Ded: \$5,000 Wind Ded: 5% W/H Replacement Cost Spoilage \$10,000
Loss of Business Income & Extra Expense - 12 Months, Deductible: 72 Hours

CERTIFICATE HOLDER

CANCELLATION

Kilwins Chocolates Franchise, Inc. Kilwin's Quality Confections 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 <i>Matt Baker</i>

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