



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
11/15/2019

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		
INSURED Dallaire Development Goup DbA Kilwin's Chocolates 140 Saint George Street St. Augustine FL 32084	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : Lloyds		11059
	INSURER B :		
	INSURER C :		
	INSURER D :		
	INSURER E :		
INSURER F :			

COVERAGES

CERTIFICATE NUMBER: 1978567337

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	RSKD03313	11/11/2019	11/11/2020		BUILDING	\$	
	CAUSES OF LOSS				DEDUCTIBLES	<input checked="" type="checkbox"/>	PERSONAL PROPERTY	\$ 229,000
					BUILDING		BUSINESS INCOME	\$
	<input type="checkbox"/> BASIC						EXTRA EXPENSE	\$
	<input type="checkbox"/> BROAD				CONTENTS		RENTAL VALUE	\$
	<input checked="" type="checkbox"/> SPECIAL				5000		BLANKET BUILDING	\$
	<input type="checkbox"/> EARTHQUAKE						BLANKET PERS PROP	\$
	<input checked="" type="checkbox"/> WIND				5% W/H		BLANKET BLDG & PP	\$
	FLOOD		<input checked="" type="checkbox"/> Ten Improvement	\$ 175,000				
	<input checked="" type="checkbox"/> BI & EE	72 Hours	<input checked="" type="checkbox"/> BI & EE	\$ 300,000				
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY			\$			
	CAUSES OF LOSS	POLICY NUMBER			\$			
	<input type="checkbox"/> NAMED PERILS				\$			
	<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

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

Matt Baker

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