

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 12/11/2025

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 PRODUC | ER, AND THE CERTIFICATE HOLDER. | | | | |
|---|---------------------------------|----------------------------------|--------------------------------------|-------|--------|
| PRODUCER | | CONTACT NAME: | Certificates Department | | |
| ThompsonBaker Agency, Inc. 61 Cordova Street | | PHONE (A/C, No, Ext) | p, Ext): 904-824-1631 FAX (A/C, No): | | 4-1675 |
| St. Augustine FL 32084 | | E-MAIL ADDRESS: | certificates@thompsonbaker.com | | |
| · · | | PRODUCER CUSTOMER ID: KILWCHO-01 | | | |
| | | | INSURER(S) AFFORDING COVERAGE | | NAIC# |
| INSURED | | INSURER A: | Lloyds | | 11059 |
| Kilwin's Chocolates 140 Saint George St. | | INSURER B : | | | |
| St. Augustine FL 32084 | | INSURER C : | | | |
| | | INSURER D: | | | |
| | | INSURER E : | | | |
| | | INSURER F: | | | |
| COVERACES | CERTIFICATE MUMPER, FOR4FROEA | | DEVICION NU | MDED. | |

COVERAGES CERTIFICATE NUMBER: 593153954 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 | | | SURANCE | POLICY NUMBER | POLICY EFFECTIVE DATE (MM/DD/YYYY) | POLICY EXPIRATION DATE (MM/DD/YYYY) | | COVERED PROPERTY | LIMITS |
|--|-----|---------------|-------------|----------------|---------------------------------------|-------------------------------------|---|-------------------|-------------|
| Α | Х | PROPERTY | | AMA-A0022616 | 3/22/2025 | 3/22/2026 | | BUILDING | \$ |
| | CAL | JSES OF LOSS | DEDUCTIBLES | | | | Х | PERSONAL PROPERTY | \$\$230,000 |
| | | BASIC | BUILDING | | | | | BUSINESS INCOME | \$ |
| | | BROAD | CONTENTS | _ | | | | EXTRA EXPENSE | \$ |
| | Х | SPECIAL | 5,000 | | | | | RENTAL VALUE | \$ |
| | | EARTHQUAKE | | | | | | BLANKET BUILDING | \$ |
| | Х | WIND | 5% WH | | | | | BLANKET PERS PROP | \$ |
| | | FLOOD | | | | | | BLANKET BLDG & PP | \$ |
| | Х | BI & EE | | | | | Х | Ten Improvement | \$\$175,000 |
| | | | | | | | Х | BI &EE | \$\$50,000 |
| | | INLAND MARINE | | TYPE OF POLICY | | | | | \$ |
| | CAL | JSES OF LOSS | | | | | | | \$ |
| | | NAMED PERILS | | POLICY NUMBER | | | | | \$ |
| | | | | | | | | | \$ |
| | | CRIME | | | | | | | \$ |
| TYPE OF POLICY | | | | | | | | \$ | |
| | | | | | | | | | \$ |
| BOILER & MACHINERY / EQUIPMENT BREAKDOWN | | | | | | | | \$ | |
| | | EQUI MENT BRI | LANDOWN | | | | | | \$ |
| | | | | | | | | | \$ |
| | | | | | | | | | \$ |

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Contents Ded: \$5,000 Wind Ded: 5% W/H Replacement Cost Kilwins Chocolates Franchise, Inc. and Kilwin's Quality Confections Inc. are listed as Additional Insured with waiver of subrogation applies.

| CERTIFICATE HOLDER | CANCELLATION | | | |
|--|--|--|--|--|
| | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. | | | |
| Kilwins Chocolates Franchise, Inc. Kilwin's Quality Confections Inc. | | | | |
| 1050 Bay View Road | AUTHORIZED REPRESENTATIVE | | | |
| Petoskey MI 49770 | Rat Baker | | | |