



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
5/14/2026

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.

PRODUCER ThompsonBaker Agency, Inc. 61 Cordova Street St. Augustine FL 32084	CONTACT NAME: Certificates 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: KILWCHO-01		
INSURED Kilwin's Chocolates 140 Saint George St. 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: 1976697785

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
6 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	☒	PROPERTY	AMAA0031620	3/22/2026	3/22/2027	☐ BUILDING	\$
		CAUSES OF LOSS				☒ PERSONAL PROPERTY	\$210,000
						☐ BUSINESS INCOME	\$
		BASIC				☐ EXTRA EXPENSE	\$
		BROAD				☐ RENTAL VALUE	\$
		SPECIAL				☐ BLANKET BUILDING	\$
		EARTHQUAKE				☐ BLANKET PERS PROP	\$
		WIND				☐ BLANKET BLDG & PP	\$
		FLOOD				☒ Ten Improvement	\$185,000
	☒	BI & EE				☒ BI & EE	\$50,000
		INLAND MARINE	TYPE OF POLICY				\$
		CAUSES OF LOSS	POLICY NUMBER				\$
		NAMED PERILS					\$
		CRIME					\$
		TYPE OF POLICY					\$
		BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$
							\$
							\$
							\$

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.
Kilwins Chocolates Franchise, Inc. and Kilwin's Quality Confections Inc. are listed as Additional Insured on a Primary and Non-Contributory basis with regards to General Liability and Umbrella Policy as required by written contract. Waiver of Subrogation applies with regards to General Liability, Umbrella and Workers Compensation in favor of Kilwins Chocolates Franchise, Inc and Kilwin's Quality Confections, Inc.

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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