

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 01/20/2021

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 BEDDESSNITATIVE OR PRODUCED, AND THE CERTIFICATE HOLDER.

REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.							
PRODUCER	_		CONTACT Jeanine Caruso				
Gracey-Backer Inc.				FAX (A/C, No): (561) 2	265-0034		
275 George Bush Boulevard			E-MAIL ADDRESS: jeanine@gbifl.com				
			PRODUCER 00008855 CUSTOMER ID:				
Delray Beach	FL	33444	INSURER(S) AFFORDING COVERAGE		NAIC#		
INSURED			INSURER A: Midvale Indemity Company		27138M		
B A Sweetie, Inc DBA: Kilwins Of Delray	Beach		INSURER B:				
402 E Atlantic Ave			INSURER C:				
			INSURER D:				
Delray Beach	FL	33483	INSURER E:				
			INSURER F:				
COVERAGES	CERTIFICATE NUMBER:	CP211200540	7 REVISION NUMB	ER:			

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Loc#1: 402 E Atlantic Avenue, Delray Beach, FL 33483

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
		PROPERTY						BUILDING	\$
	CAL	JSES OF LOSS	DEDUCTIBLES				$\overline{\times}$	PERSONAL PROPERTY	\$ 390,000
		BASIC	BUILDING				×	BUSINESS INCOME	\$ 12 months
	BROAD CONTENTS	-				EXTRA EXPENSE	\$		
	×	SPECIAL	\$1,000	BPP1083215	11/28/2020	11/28/2021		RENTAL VALUE	\$
A		EARTHQUAKE	Excluded					BLANKET BUILDING	\$
	×	WIND	\$1,000	- BFF 1063213				BLANKET PERS PROP	\$
		FLOOD	Excluded					BLANKET BLDG & PP	\$
	×	Spoilage	\$500				×	Spoilage	\$ 10,000
				1					\$
		INLAND MARINE		TYPE OF POLICY					\$
	CAL	JSES OF LOSS							\$
		NAMED PERILS		POLICY NUMBER					\$
									\$
		CRIME							\$
	TYP	E OF POLICY							\$
									\$
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN								\$
		Legon MENT BRI	LANDOWN						\$
									\$
									\$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER		CANCELLATION			
Kilwin's Chocolates Franchise Inc. 355 Division Road		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			
Petoskey	MI 49770	Carre Causo			