



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

04/27/2018

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		CONTACT NAME: John Gilseman	
Gilseman and Company		PHONE: (201) 445-1600	FAX: (201) 445-5343
213 E Ridgewood Avenue		FAX NO. EXT.:	
P O Box 765		Address: John@gilsemaninsurance.com	
Ridgewood		PRODUCER ID: 00001318	
		CUSTOMER ID:	
INSURED		INSURER(S) AFFORDING COVERAGE	
PDMC Enterprises Inc. DBA:		INSURER A : Preferred Mutual Insurance Company	
T/A Kilwin's of Ridgewood		INSURER B :	
121 East Ridgewood Avenue		INSURER C :	
Ridgewood		INSURER D :	
NJ 07450		INSURER E :	
		INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** CP1842700018 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
121 East Ridgewood Avenue Ridgewood NJ 07450

THIS IS TO CERTIFY THAT THE POLICIES 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		
					BUILDING	PERSONAL PROPERTY			
A	<input checked="" type="checkbox"/> PROPERTY						\$ 250,000		
							CAUSES OF LOSS	<input checked="" type="checkbox"/> BUSINESS INCOME	
							BASIC		\$ Inc
							BROAD		\$ Inc
							<input checked="" type="checkbox"/> SPECIAL		1,000.00
	EARTHQUAKE	BOP0100728944	04/23/2018	04/23/2019			\$		
	WIND						\$		
	FLOOD						\$		
							\$		
	INLAND MARINE						\$		
	CAUSES OF LOSS						\$		
	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)

CERTIFICATE HOLDER

Kilwin's Chocolates Franchise Inc
1050 Bay Street

Petoskey MI 49770

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.

AUTHORIZED REPRESENTATIVE

John Gilseman