



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
05/19/2022

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 Gilsenan Agency LLC 213 E Ridgewood Avenue P.O. Box 785 Ridgewood NJ 07451-0785		CONTACT NAME: John Gilsenan PHONE (A/C, No, Ext): (201) 445-1600 E-MAIL ADDRESS: john@gilsenaninsurance.com PRODUCER CUSTOMER ID: 00001318		FAX (A/C, No): (201) 445-0942	
INSURED PDMC Enterprises Inc, DBA: T/A Kilwins of Ridgewood 121 East Ridgewood Avenue Ridgewood NJ 07450		INSURER(S) AFFORDING COVERAGE			NAIC #
		INSURER A: Blackboard Insurance Company			
		INSURER B:			
		INSURER C:			
		INSURER D:			
		INSURER E:			
		INSURER F:			

COVERAGES **CERTIFICATE NUMBER:** CP2251900113 **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 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	HIBP14315-04	04/23/2022	04/23/2023	BUILDING	\$		
		CAUSES OF LOSS				DEDUCTIBLES	<input checked="" type="checkbox"/>	PERSONAL PROPERTY	\$ 416,524
		BASIC				BUILDING	<input checked="" type="checkbox"/>	BUSINESS INCOME	\$
		BROAD				CONTENTS	<input checked="" type="checkbox"/>	EXTRA EXPENSE	\$
		<input checked="" type="checkbox"/> SPECIAL				1,000		RENTAL VALUE	\$
		EARTHQUAKE						BLANKET BUILDING	\$
		WIND						BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
									\$
									\$
	<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 (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Location: 121 East Ridgewood Avenue, Ridgewood NJ 07450
Building Betterments & Improvements Soilage due tp breakdown/contamination?Power Outage. Replacement Cost Coverage
Agrred Value with coinsurance suspended. Special Form 30 Day Notice of cancellation
Business Income & Extra Expense
BPP/BI/EE Coverage

CERTIFICATE HOLDER		CANCELLATION	
Kikwin's Chocoles Franchise, Inc Kikwins 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 	