CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 01/29/2026

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
Gracey-Backer Inc.
275 George Bush Boulevard
Delray Beach FL 33444

CONTACT NAME: Karen Lemons
PHONE (A/C, No, Ext): (561) 276-6055 FAX (A/C, No): (561) 265-0034
E-MAIL ADDRESS: karenl@gbifl.com
PRODUCER CUSTOMER ID: 00008854

INSURED
MOORE DELIGHTS INC
41 SW OSCEOLA ST STE A
Stuart FL 34994

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Midvale Indemnity Co	27138M
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** CP2612909993 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Loc# 00001 Bldg# 00001: 30 SW SEMINOLE ST Stuart FL 34994
See Attached Overflow Pages

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	[X] **PROPERTY** CAUSES OF LOSS — DEDUCTIBLES [ ] BASIC — BUILDING [ ] BROAD [ ] SPECIAL — CONTENTS [ ] EARTHQUAKE [ ] WIND [ ] FLOOD [ ] BOP [X] Contents — 1,000	BP00052312	11/23/2025	11/23/2026	[ ] BUILDING [X] PERSONAL PROPERTY [X] BUSINESS INCOME [X] EXTRA EXPENSE [ ] RENTAL VALUE [ ] BLANKET BUILDING [ ] BLANKET PERS PROP [ ] BLANKET BLDG & PP [ ] BOP Enhancement	$ $ 5,408 $ 12 Month $ ALS $ $ $ $ $ $
	[ ] **INLAND MARINE** CAUSES OF LOSS [ ] NAMED PERILS	TYPE OF POLICY POLICY NUMBER				$ $ $ $
	[ ] **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)
Kilwins Chocolate Franchise, Inc and Kilwin's Quality Confections Inc. are listed as Additional Insured

CERTIFICATE HOLDER
KILWIN'S CHOCOLATES FRANCHISE INC KILWINS QUALITY
1050 Bay View Rd
PETOSKY 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
Karen Lemons

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