



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
1/5/2018

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 Liberty Mutual Insurance PO Box 188065 Fairfield, OH 45018	CONTACT NAME: PHONE (A/C, No, Ext): 800-962-7132 FAX (A/C, No): 800-845-3666 E-MAIL ADDRESS: BusinessService@LibertyMutual.com PRODUCER CUSTOMER ID: 58228161
INSURER(S) AFFORDING COVERAGE NAIC #	
INSURED Vada Chocolates Inc. DBA Kilwins Of Jacksonville 10281 Midtown Pkwy Ste 125 Jacksonville FL 32246	INSURER A : West American Insurance Company 44393 INSURER B : INSURER C : INSURER D : INSURER E : INSURER F :

COVERAGES CERTIFICATE NUMBER: 39765736 REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 10281 Midtown Pkwy Ste 125
 Jacksonville FL 32246

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 CAUSES OF LOSS	BZW58228161	12/27/2017	12/27/2018	BUILDING	\$
	DEDUCTIBLES				<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$ 420,240
	BASIC BUILDING				<input checked="" type="checkbox"/> BUSINESS INCOME	\$ See Below*
	BROAD CONTENTS				EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL 1,000				RENTAL VALUE	\$
	EARTHQUAKE				BLANKET BUILDING	\$
	<input checked="" type="checkbox"/> WIND 2%				BLANKET PERS PROP	\$
	FLOOD				BLANKET BLDG & PP	\$
				<input checked="" type="checkbox"/> Spoilage	\$ 10,000	
					\$	
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$
		POLICY NUMBER				\$
	CAUSES OF LOSS					\$
	<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)
 * Business Income, 12 Months Actual Loss Sustained.
 Tenant Improvements and Betterment's included

CERTIFICATE HOLDER Kilwins Chocolate Franchise, Inc Kilwins Quality Confections, Inc 1050 Bay View Rd 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 KaraAnn Langhammer <i>KaraAnn Langhammer</i>
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