CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 04/10/2018

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER
TWFG Insurance Services
1510 Robert E. Lee Blvd.
New Orleans LA 70122

CONTACT NAME: Lester Coe
PHONE A/C, No, Ext): 504-962-7354 FAX A/C, No): 504-272-0131
E-MAIL ADDRESS: lcoe@twfg.com
PRODUCER CUSTOMER ID: 2017-05-01-12-07-41-381

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A: Lloyds of London	
INSURER B:	
INSURER C:	
INSURER D:	
INSURER E:	
INSURER F:	

INSURED
KPLV, LLC
3600 Napoleon Ave.
New Orleans LA 70125

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Retail confection located at 600 Decatur St. New Orleans, La. 70130

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	177590117017S00	10/01/2017	10/01/2018	X BUILDING	$ 495,000
	BASIC	BUILDING 1000.00				X PERSONAL PROPERTY	$
	BROAD					X BUSINESS INCOME	$ ALS
	X SPECIAL	CONTENTS 1000.00				EXTRA EXPENSE	$
	EARTHQUAKE					RENTAL VALUE	$
	X WIND	2%NS				BLANKET BUILDING	$
	FLOOD					BLANKET PERS PROP	$
	X Spoilage	1000.00				BLANKET BLDG _PP	$
							$ 250,000
							$
	INLAND MARINE CAUSES OF LOSS NAMED PERILS		TYPE OF POLICY POLICY NUMBER				$
							$
							$
							$
	CRIME TYPE OF POLICY						$
							$
							$
A	X BOILER _MACHINERY / EQUIPMENT BREAKDOWN		177590117017S00	10/01/2017	10/01/2018		$ 250,000
							$
							$
							$

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Bldg and BPP combined $495k, incl tenant betterment/impovements. BI is Actual Loss Sustained. RC basis. 30-day notice of cancellation. Agreed value with no coinsurance.

CERTIFICATE HOLDER

Kilwins Chocolates Franchise Inc.
& Kilwin's Quality Confections Inc
1050 Bay View Road
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

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