

EVIDENCE OF PROPERTY INCLIDANCE

DATE (MM/DD/YYYY)

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY MEMBERS ARTIVELY OR ALTER COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE DOE INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN ISSUENDING MEMBERS, AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST. AGBINT PUTPORT and Martin Insurance Agency LLC 2301 Ringling Boulevard 4601 Touchton Rd E Suite 3300 PO BOX 16100 Sarasota AMBERS, ROXANING BY AND ARTIVELY OR POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL AND AND ARTIVELY PROPERTY INSURINGE MAY BE SUICE OF MAY PERTAN. AMERICAN PROPERTY INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATOR AND THE TRIALS PERSONAL PROPERTY INSURANCE MAY BE SUICE OF MAY PERTAN. THE MISURANCE AFFORDED BY THE POLICY PERIOD INDICATOR AND ALTER TRIALS PERCLUSIONS AND CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHIGH EVIDENCE OF PROPERTY INSURANCE MAY BE SUICE OF MAY PERTAN. THE MISURANCE AFFORDED BY THE POLICY PERIOD INDICATOR AND ALTER TRIALS PERCLUSIONS AND CONDITIONS OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHIGH EVIDENCE OF PROPERTY INSURANCE MAY BE SUICE OF MAY PERTAN. THE MISURANCE AFFORDED BY THE POLICIES DESIGNIBED HERE SUBJECT OF ALL THE TRIALS PECALUSIONS AND CONDITIONS OF SOCIETY OF THE POLICIES DESIGNIBED HERE SUBJECT OF ALL THE TRIALS PECALUSIONS AND CONDITIONS OF SOCIETY OF THE POLICIES DESIGNIBED HERE SUBJECT OF ALL THE TRIALS PECALUSIONS AND CONDITIONS OF SOCIETY OF THE POLICIES DESIGNIBED HERE SUBJECT OF ALL THE TRIALS PECALUSIONS AND CONDITIONS OF SOCIETY OF THE POLICIES DESIGNIBED HERE SUBJECT OF ALL THE TRIALS PECALUSIONS AND CONDITIONS OF SOCIETY OF THE POLICIES DESIGNIBED HERE SUBJECT OF ALL THE TRIALS PECALUSIONS AND CONDITIONS OF SOCIETY OF THE POLICIES DESIGNIBED HERE SUBJECT OF THE POLICY PROVISIONS.	LVIDLINGE OF FR		·	'	7/20/2017
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CERTIFICATE OF PROPERTY INSURANCE

7/26/2017

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 i	s being prepared for a party who has an insurable int	terest in the property, do not use this form. Use ACORD 27 o	r ACORD 28.
PRODUCER		CONTACT Certificates	
Purmort and Mar	tin Insurance Agency LLC	PHONE	
2301 Ringling E	Boulevard	(A/C, No, Ext): (A/C, No):	
		E-MAIL ADDRESS: patti@purmort.com	,
Sarasota	FL 34237	PRODUCER CUSTOMER ID: 00023390	
		INSURER(S) AFFORDING COVERAGE	NAIC#
INSURED	erprises Inc DBA; Kilwins of Venice	INSURER A: MSA Insurance Company	11066
-	•	INSURER B:	
1471 Northgate	Bīvd	INSURER C:	
		INSURER D:	
Sarasota	FL 34234	INSURER U:	
		INSURER E:	
		INSURER F:	
COVERAGES	CERTIFICATE NUMBER:2017-18 I	Property REVISION NUMBER: #1	

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Loc# 00001 Bldg# 00001: 207 West Venice Ave Venice FL 34285

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 IN	SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)			COVERED PROPERTY	LIMITS
		PROPERTY JSES OF LOSS	DEDUCTIBLES				x x	BUILDING PERSONAL PROPERTY	\$ 185,000 230,000
		BASIC BROAD	BUILDING 2,500 CONTENTS					BUSINESS INCOME	\$ ====
A	х	SPECIAL EARTHQUAKE		BPG94563	2/13/2017	2/13/2018		RENTAL VALUE	\$
	х	WIND	Excluded					BLANKET BUILDING BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
	CAU	INLAND MARINE		TYPE OF POLICY		***************************************			\$
		NAMED PERILS		POLICY NUMBER					\$
	TYP	CRIME E OF POLICY	14,7,7						\$
		BOILER & MACH	INERY (\$ 77
		EQUIPMENT BRE							\$
									\$

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Kilwins Chocolate Franchise, Inc & Kiwin's Quality Confections Inc. Their

Affiliates, Directors, Agents And Employees Are Named as Additional Insured. 45 day Notice For Material Misrepresentative or Non Renewal 10 Day Notice for Non Payment Per Florida Statute.

joshv@ovdinsurance.	com

Kilwins Chocolates Franchise, Inc & Kiwin'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

Roxanne Sima/CHERYC

Oixanne_dense

CERTIFICATE HOLDER

			ADD	ITIONAL COVE	ERAG	ES		
Ref#	Description 3009 53rd		31 Personal Prope	erty 62,500	•	Coverage Code SPC	Form No.	Edition Date
Limit 1 62,500		Limit 2	Limit 3	Deductible Amount 2,500	Dedu	ctible Type Flat	Premium	
Ref#	Description 3009 53rd		31 WIND Deductib	ole		Coverage Code WIND	Form No.	Edition Date
Limit 1		Limit 2	Limit 3	Deductible Amount 5	Dedu	ctible Type Percent	Premium	
Ref#	Description 3009 53r		52 Personal Proper	rty 62,500		Coverage Code	Form No.	Edition Date
Limit 1 62,500	0	Limit 2	Limit 3	Deductible Amount 2,500	Ł	ctible Type Flat	Premium	
Ref#	Descriptio 3009 53r		2 WINC Deductibl	е		Coverage Code	Form No.	Edition Date
Limit 1		Limit 2	Limit 3	Deductible Amount 5		ctible Type Percent	Premlum	
Ref#	Descriptio	n				Coverage Code	Form No.	Edition Date
Limit 1		Limit 2	Limit 3	Deductible Amount	Dedu	ctible Type	Premium	.,,,,
Ref#	Descriptio	n		V - 10444-4 II.	: : : : : : : : : : : : : : : : : : : :	Coverage Code	Form No.	Edition Date
Limit 1		Limit 2	Limit 3	Deductible Amount	Deduc	ctible Type	Premium	_1
Ref#	Description	n		***************************************		Coverage Code	Form No.	Edition Date
Limit 1		Limit 2	Limit 3	Deductible Amount	Deduc	ctible Type	Premium	
Ref#	Description	n	+ + + Alice			Coverage Code	Form No.	Edition Date
Limit 1		Limit 2	Limit 3	Deductible Amount	Deduc	tible Type	Premium	
Ref#	Description	1	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			Coverage Code	Form No.	Edition Date
Limit 1		Limit 2	Limit 3	Deductible Amount	Deduc	tible Type	Premium	
Ref#	Description	1				Coverage Code	Form No.	Edition Date
Limit 1		Limit 2	Limit 3	Deductible Amount	Deduc	tible Type	Premium	
Ref#	Description	1				Coverage Code	Form No.	Edition Date
Limit 1		Limit 2	Limit 3	Deductible Amount	Deduc	tible Type	Premium	1
OFADTL	.cv				•	(Copyright 2001, /	AMS Services, Inc.



EVIDENCE OF PROPERTY INSURANCE

7/20/2017

LAIDLIAGE OF EL			İ	7/20/2017
THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDEN ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODU	NOT AFFIRMATIVELY OR CE OF INSURANCE DOES CER, AND THE ADDITIONA	NEGATIVELY AMI	END. EXTEND (OR ALTER THE
AGENCY PHONE (A/C, No, Exi); (941) 366-7070	COMPANY			
Purmort and Martin Insurance Agency LLC	Frontline Ins	Unlimited Co	>	
2301 Ringling Boulevard	PO Box 958405			
Sarasota FL 34237	Lake Mary	FL 327	95-8405	
FAX (A/C, No): (941) 953-4901 E-MAIL ROXANNe@purmort.com				
CODE: SUB CODE:				
AGENCY CUSTOMER ID #: 00023390				
INSURED	LOAN NUMBER		POLICY NUMBER	,
Ameriquest Enterprises Inc			FIW0106251	
DBA Kilwins of Venice	EFFECTIVE DATE	EXPIRATION DATE		
1471 Northgate Blvd	6/30/2017	6/30/2018		JED UNTIL XTED IF CHECKED
Sarasota FL 34234	THIS REPLACES PRIOR EVID	<u> </u>	Tarana	TEST ONCORES
		ALIVE DATES.		
PROPERTY INFORMATION				
LOCATION/DESCRIPTION Loc# 00001/Bldg# 00001 207 West Venice Avenue Venice, FL 34285				
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PER SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCCOVERAGE INFORMATION	ANY CONTRACT OR OTH TAIN, THE INSURANCE AF	IER DOCUMENT W	ITH RESPECT T	O WHICH THIS
COVERAGE / PERILS / FORMS		AMOU	INT OF INSURANCE	DEDUCTIBLE
COVERAGE/PERILS/FORMS Business Personal Property, Replacement Cost,	Windstorm	AMOU	INT OF INSURANCE	DEDUCTIBLE
Business Personal Property, Replacement Cost,	Windstorm	AMOU	MT OF INSURANCE	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm	Windstorm	AMOL	400,000	3.00%
Business Personal Property, Replacement Cost,	Windstorm	AMOL	***************************************	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm	Windstorm	AMOL	400,000	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm	Windstorm	AMOL	400,000	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm	Windstorm	AMOL	400,000	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm	Windstorm	AMOL	400,000	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm	Windstorm	AMOL	400,000	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm	Windstorm	AMOL	400,000	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm	Windstorm	AMOL	400,000	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail	Windstorm	AMOL	400,000	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail	Windstorm	AMOL	400,000	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail	Windstorm	AMOL	400,000	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail	Windstorm	AMOL	400,000	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail	Windstorm	AMOL	400,000	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail	Windstorm	AMOL	400,000	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail	Windstorm	AMOL	400,000	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail REMARKS (Including Special Conditions)	Windstorm	AMOL	400,000	
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail REMARKS (Including Special Conditions) CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLATION			400,000	3.00%
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail REMARKS (Including Special Conditions) CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.			400,000	3.00%
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail REMARKS (Including Special Conditions) CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. ADDITIONAL INTEREST	ELLED BEFORE THE EX		400,000	3.00%
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail REMARKS (Including Special Conditions) CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. ADDITIONAL INTEREST joshv@ovdinsurance.com	ELLED BEFORE THE EX		400,000 400,000	3.00%
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail REMARKS (Including Special Conditions) CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. ADDITIONAL INTEREST joshv@ovdinsurance.com Kilwins Chocolate Franchise Inc	ELLED BEFORE THE EX	PIRATION DATE	400,000 400,000	3.00%
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail REMARKS (Including Special Conditions) CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. ADDITIONAL INTEREST joshv@ovdinsurance.com Kilwins Chocolate Franchise Inc & Kilwins Quality Confections Inc	ELLED BEFORE THE EX	PIRATION DATE	400,000 400,000	3.00%
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail REMARKS (Including Special Conditions) CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. ADDITIONAL INTEREST joshv@ovdinsurance.com Kilwins Chocolate Franchise Inc & Kilwins Quality Confections Inc 1050 Bay View Road	ELLED BEFORE THE EX MORTGAGEE X LOSS PAYEE	PIRATION DATE	400,000 400,000	3.00%
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail REMARKS (Including Special Conditions) CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. ADDITIONAL INTEREST joshv@ovdinsurance.com Kilwins Chocolate Franchise Inc & Kilwins Quality Confections Inc	ELLED BEFORE THE EX MORTGAGEE X LOSS PAYEE	PIRATION DATE 1	400,000 400,000	3.00%
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail REMARKS (Including Special Conditions) CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. ADDITIONAL INTEREST joshv@ovdinsurance.com Kilwins Chocolate Franchise Inc & Kilwins Quality Confections Inc 1050 Bay View Road	MORTGAGEE X LOSS PAYEE LOAN #	PIRATION DATE 1	400,000 400,000	3.00%
Business Personal Property, Replacement Cost, Wind/Hail Deductible, Windstorm BI w/ Extra Expense, Wind/Hail REMARKS (Including Special Conditions) CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. ADDITIONAL INTEREST joshv@ovdinsurance.com Kilwins Chocolate Franchise Inc & Kilwins Quality Confections Inc 1050 Bay View Road	MORTGAGEE X LOSS PAYEE LOAN #	PIRATION DATE TO ADDITIONAL INSURES	400,000 400,000	3.00%



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 6/23/2017

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 insu	rable interest in the property, do not use this form. Use ACORD 2	7 or ACORD 28.
PRODUCER		CONTACT Certificates	
Purmort and Mar	tin Insurance Agency LLC	PHONE	
2301 Ringling B	oulevard	L (A/C, No. Ext):	
		E-MAIL ADDRESS: patti@purmort.com	
Sarasota	FL 34237	PRODUCER CUSTOMER ID: 00023390	
		INSURER(S) AFFORDING COVERAGE	NAIC#
INSURED	···	INSURER A: Frontline Ins Unlimited Co	
Ameriquest Ente	rprises Inc DBA:	Madker A: Plontline ins onlinited to	10074
Kilwinds of Ven	ic	INSURER B:	
1471 Northgate		INSURER C:	
Sarasota	FL 34234	INSURER D:	-
Sarasota	FL 34234	INSURER E :	
		INSURER F:	
COVERAGES	CERTIFICATE NUMBER:201	7-18 Wind REVISION NUMBER:	· · · · · · · · · · · · · · · · · · ·

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, If more space is required)
Loc# 00001 Bldg# 00001: 207 West Venice Avenue Venice FL 34285

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	1 TPE OF INSURANCE		TYPE OF INSURANCE POLICY		POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS
	Х	PROPERTY				*****		BUILDING	\$
	CAU	JSES OF LOSS	DEDUCTIBLES					PERSONAL PROPERTY	\$
		BASIC	BUILDING				x	BUSINESS INCOME	\$ 400,00
		BROAD	CONTENTS					EXTRA EXPENSE	\$ 400,00
Α		SPECIAL		FIW0106251	6/30/2017	6/30/2018		RENTAL VALUE	\$
		EARTHQUAKE						BLANKET BUILDING	\$
	X	WIND	3.00%					BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
]	\$
							х	Business Personal	\$ 400,000
		INLAND MARINE		TYPE OF POLICY					\$ 400,000
	CAU	ISES OF LOSS							\$
		NAMED PERILS	Ì	POLICY NUMBER	7				\$
					ļ				\$
		CRIME							\$
	TYP	E OF POLICY				ĺ			\$
									\$
		BOILER & MACH							\$
		EQUIPMENT BRI	-AVDOAN						\$
									\$
						ļ			\$

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Kilwins Chocolate Franchise, Inc. Its

Affiliates, Directors, Agents And Employees Are Named as Additional Insured. 45 day Notice For Material Misrepresentative or Non Renewal 10 Day Notice for Non Payment Per Florida Statute.

Attached Auto Elite Endorsement Applies to Insured Auto Policy

4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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

CANCELLATION

Roxanne Sima/CHERYC

Reserva	~	
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		-

**CERTIFICATE HOLDER** 



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 7/26/2017

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.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to

;	certificate holder in lieu of such end	cy, ce orsen	rtain ient/:	policies may require an e s).	endorseme	ent. A sta	itement on t	his certificate does not	confe	r rights to the
	ODUCER				CONTACT	Certif	icates			
Pu	rmort and Martin Insurance	e Ao	enc	v LLC	PHONE		10000	FAX		
1	001 Ringling Boulevard		,		(A/C, No, E E-MAIL ADDRESS:	xt): .patti@j	purmort.c	(A/C No)	IZ.	Y-1741A
	·					IN	SURER(S) AFFO	RDING COVERAGE		NAIC#
Sa	rasota FL 3	4237			INSURER A		surance			11066
	URED						minion I			40231
Am	eriquest Enterprises Inc				ŧ		nsurance			10178
	A: Kilwins of Venice				INSURER D			***************************************	•	1202.0
14	71 Northgate Blvd				INSURER	:				
Sa	rasota FL 3	4234			INSURER F	:				
	OVERAGES CE	RTIF	CAT	E NUMBER:2017-18 L	iabilit	У		REVISION NUMBER:		
ä	HIS IS TO CERTIFY THAT THE POLICII NDICATED. NOTWITHSTANDING ANY I CERTIFICATE MAY BE ISSUED OR MA' EXCLUSIONS AND CONDITIONS OF SUC	Y PER H POL	KENI TAIN.	ENT, TERM OR CONDITION THE INSURANCE AFFORD B. LIMITS SHOWN MAY HAVE	OF ANY C ED BY THI BEEN RED	CONTRACT E POLICIE DUCED BY	OR OTHER S DESCRIBE PAID CLAIMS	DOCUMENT WITH RESPE D HEREIN IS SUBJECT T S.		
LTR		INSI	WV	POLICY NUMBER	(Mi	M/DD/YŸYY)	POLICY EXP (MM/DD/YYYY)	LIMI	rs	
A	X COMMERCIAL GENERAL LIABILITY  CLAIMS-MADE X OCCUR							EACH OCCURRENCE DAMAGE TO RENTED	\$	1,000,000
		x	İ	BPG94563	2	/13/2017	2/13/2018	PREMISES (Ea occurrence)	\$	500,000
		-			"	15,2017	2/13/2010	MED EXP (Any one person)	\$	5,000
	GEN'L AGGREGATE LIMIT APPLIES PER:	-						PERSONAL & ADV INJURY	\$	1,000,000
	X POLICY PRO- JECT LOC							GENERAL AGGREGATE	\$	2,000,000
	OTHER:							PRODUCTS - COMP/OP AGG	\$	2,000,000
	AUTOMOBILE LIABILITY		1					COMBINED SINGLE LIMIT (Ea accident)	\$	1 000 000
_	X ANY AUTO							(Ea accident) BODILY INJURY (Per person)	\$	1,000,000
В	ALL OWNED SCHEDULED AUTOS			B1G94563	2/	/27/2017	2/27/2018	BODILY INJURY (Per accident)	\$	
	X HIRED AUTOS X NON-OWNED AUTOS				"	27,2017	2/2//2018	PROPERTY DAMAGE	\$	
	70103							(Per accident)	\$	
	X UMBRELLA LIAB X OCCUR							Medical payments		5,000
В	EXCESS LIAB CLAIMS-MAD	E				]		EACH OCCURRENCE	\$	2,000,000
_	DED X RETENTION\$ 10,000	7		CUG94564	1/	10/2017	1/10/2018	AGGREGATE	\$	2,000,000
****	WORKERS COMPENSATION						-,,	X PER OTH-	\$	
	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE	ור	ļ					E.L. EACH ACCIDENT		1 000 000
С	OFFICER/MEMBER EXCLUDED?  (Mandatory in NH)	_ N/A	Y	001WC17A45058	1/:	20/2017	1/20/2018	E.L. DISEASE - EA EMPLOYEE	\$	1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						_,_,,			1,000,000
					<u> </u>			E.L. DISEASE - POLICY LIMIT	\$	1,000,000
DESC	CRIPTION OF OPERATIONS / LOCATIONS / VEHI	CLES (	ACOR	) 101, Additional Remarks Schedul	le, may be att	ached if more	e space is requir	edl		
KII	LWINS Chocolates Franchise	Inc	: & :	Kilwins Quality Co	nfectio	ns Inc	are list	ed as Additional	Insu	red on
rrı of	mary and non-contributory	bas	is	with regards to Ge	neral L	iabilit	y, Auto	Liability and Umb	rell	a. Waiver
oi Lia	Subrogation with regards	to W	ork	ers' compensation/	Employe	rs Liab	oility, G	eneral Liability,	Aut	.o
Umb	ability and Umbrella in fa orella is follow form. 30	Dav	NO.	tice of Cancellation	s Franc.	nise, l	nc & Kil	wins Quality Conf	ecti	ons Inc.
	as 10110" 101m. 30	Day	.10	cice or cancerracio	OII.					
CEF	RTIFICATE HOLDER				CANCEL	LATION	· · · · · · · · · · · · · · · · · · ·			
	joshv	@ove	din	surance.com						
					SHOULD	ANY OF T	HE ABOVE DE	SCRIBED POLICIES BE CA	NCELL	ED BEFORE
	Kilwins Chocolates Fr	anc	his	e Inc	THE EX	PIRATION	DATE THE	REOF, NOTICE WILL B	E DEI	LIVERED IN

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1050 Bay View Road Petoskey, MI 49770

AUTHORIZED REPRESENTATIVE

Roxanne Sima/CHERYC