

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 10/25/2024

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.

REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.									
PRODUCER CONTACT Monica Carr									
Grad	ey-B	acker Inc.			PHONE (56 (A/C, No, Ext):	PHONE (561) 276-6055 FAX (A/C, No, Ext): (561) 265-0034			
275	Geor	ge Bush Boule	vard		ADDRESS: MOI	nica@gbifl.com			
PRODUCER 00015401									
Delr	ау Ве	each		FL 33444		INSURER(S) AFFOR	RDING COVERAGE	NAIC#	
INSU	RED				INSURER A: Mid	vale Indemnity Co		27138M	
TEA	M JE	SQUARED IN	c		INSURER B:				
300	OC	EAN DR STE 1	08		INSURER C:				
					INSURER D :				
Verd	Bea	ıch		FL 32963	INSURER E :				
					INSURER F:	INSURER F:			
COVERAGES CERTIFICATE NUMBER: CP24102509216 REVISION NUMBER:									
LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)									
Loc# 00001 Bldg# 00001: 3001 OCEAN DR STE 108 Vero Beach FL 32963									
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				POLICY NUMBER	POLICY EFFECTIVE	POLICY EXPIRATION	COVERED PROPERTY	LIMITS	
LTR			T		DATE (MM/DD/YYYY)	DATE (MM/DD/YYYY)	 		
		PROPERTY					BUILDING	\$ \$ 405,600	
	CAU	ISES OF LOSS	DEDUCTIBLES BUILDING	4			PERSONAL PROPERTY	\$ 405,600 £ 12 Months/ALS	
		BASIC	BUILDING				BUSINESS INCOME	3	
		BROAD	CONTENTS				EXTRA EXPENSE	\$	
	\times	SPECIAL \$1,000 EARTHQUAKE		BP00044329		11/02/2025	RENTAL VALUE	\$	
Α					11/02/2024		BLANKET BUILDING	\$	
		WIND					BLANKET PERS PROP	\$	
		FLOOD					BLANKET BLDG & PP	\$	
	<u></u>							\$	
<u> </u>			<u> </u>					\$	
		INLAND MARINE	3	TYPE OF POLICY				\$	
	CAL	CAUSES OF LOSS			_			\$	
		NAMED PERILS		POLICY NUMBER			<u></u>	\$	
<u> </u>								\$	
l	TYPE OF POLICY							\$	
								\$	
<u> </u>		l						\$	
		BOILER & MACHINERY / EQUIPMENT BREAKDOWN						\$	
<u></u>	<u> </u>							\$	
								\$	
<u> </u>	<u> </u>				<u> </u>	l		\$	
SPE	CIAL	CONDITIONS / OTI	HER COVERAGES (A	ACORD 101, Additional Remarks Schedule, may be	attached if more space i	s required)			
<u></u>	DT1-	ICATE UOI D	ED		CANCELLATI	ON			
CERTIFICATE HOLDER CANCELLATION									
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE									
THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN								RED IN	
1		Kilwin's	Chocolates Franc	chise Inc Kilwin's Quality Confections Inc	ACCORDAN	ACCORDANCE WITH THE POLICY PROVISIONS.			
1050 Bay View Road					AUTHORIZED RE	AUTHORIZED REPRESENTATIVE			
					AUTHORIZED NE				
Petoskey MI 49770 Monica Cam-								•	