



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

7/20/2017

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.

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: 0486376936	
	INSURER(S) AFFORDING COVERAGE	
INSURED Vada Chocolates Ince. DBA Kilwins of Jacksonville 10281 Midtown Pkwy Ste 125 Jacksonville FL 32246	INSURER A : American Economy Insurance Company	NAIC # 19690
	INSURER B :	
	INSURER C :	
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES

CERTIFICATE NUMBER: 36767585

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 DEDUCTIBLES <input type="checkbox"/> BASIC BUILDING <input type="checkbox"/> BROAD CONTENTS <input checked="" type="checkbox"/> SPECIAL 1,000 <input type="checkbox"/> EARTHQUAKE <input checked="" type="checkbox"/> WIND 2% <input type="checkbox"/> FLOOD	02BP86582980	12/27/2016	12/27/2017	<input type="checkbox"/> BUILDING	\$
					<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$ 227,000
					<input checked="" type="checkbox"/> BUSINESS INCOME	\$ See Below*
					<input type="checkbox"/> EXTRA EXPENSE	\$
					<input type="checkbox"/> RENTAL VALUE	\$
					<input type="checkbox"/> BLANKET BUILDING	\$
					<input type="checkbox"/> BLANKET PERS PROP	\$
					<input type="checkbox"/> BLANKET BLDG & PP	\$
					<input checked="" type="checkbox"/> Betterments & Imp	\$ 185,000
					<input checked="" type="checkbox"/> Spoilage Coverage	\$ 10,000
	INLAND MARINE	TYPE OF POLICY				\$
		POLICY NUMBER				\$
	CAUSES OF LOSS	NAMED PERILS				\$
						\$
	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)

* Business Income, 12 Months Actual Loss Sustained.

Wind/Hail coverage is subject to a 2% deductible as stated above.

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 *Marilyn Rogers*
Marilyn Rogers