TTHOMPSON

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 02/22/2018

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

Acentria Insurance - Panama City II
4634 Gulfstarr Dr
Destin, FL 32541

CONTACT NAME:
PHONE (A/C, No, Ext): (850) 769-5215 FAX (A/C, No): (850) 763-6669
E-MAIL ADDRESS: mail@acentria.com
PRODUCER CUSTOMER ID: EMERCOA-64

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Weston Insurance Company	
INSURER B : WRIGHT NATIONAL FLOOD INS SERVICES, LLC	11523
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED

Emerald Coast Confections, Inc. DBA Kilwins Choc & Ice Cream
816 Bay Grove Rd
Freeport, FL 32439

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
1 1 821 Pier Park Dr Suite 100, Panama City Beach, FL, 32413

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	CFA140075204	02/05/2018	02/05/2019	BUILDING	$
	CAUSES OF LOSS / DEDUCTIBLES				PERSONAL PROPERTY	$
	BASIC / BUILDING				BUSINESS INCOME	$
	BROAD / CONTENTS				EXTRA EXPENSE	$
	SPECIAL				RENTAL VALUE	$
	EARTHQUAKE				BLANKET BUILDING	$
	X WIND 3.0000				BLANKET PERS PROP	$
	FLOOD				BLANKET BLDG & PP	$
					X Contents	$ 325,000
						$
	INLAND MARINE	TYPE OF POLICY				$
	CAUSES OF LOSS					$
	NAMED PERILS	POLICY NUMBER				$
						$
	CRIME					$
	TYPE OF POLICY					$
						$
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					$
						$
B	Flood	091150118541	10/17/2017	10/17/2018	X Contents	$ 500,000
						$

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

CERTIFICATE HOLDER

Kilwin's Chocolates Franchise Inc & Kilwin's 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

Robert H Bell

© 1995-2015 ACORD CORPORATION. All rights reserved.
The ACORD name and logo are registered marks of ACORD