

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 06/10/2019

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 PRODUCE	R, AND THE CERTIFICATE	HOLDER.			
PRODUCER			CONTACT Certificates	_	
Purmort and Martin Insurance Agency, Ll	LC		PHONE (A/C, No, Ext): (941) 366-7070 (A	AX VC, No): (941) (953-4901
2301 Ringling Boulevard			E-MAIL ADDRESS: patti@purmort.com		
			PRODUCER 00023390 CUSTOMER ID:		
Sarasota	FL	34237	INSURER(S) AFFORDING COVERAGE		NAIC#
INSURED			INSURER A: Frontline Ins Unlimited Co		10074
Ameriquest Enterprises Inc/Southern Pos	ssessions, Inc.		INSURER B:		
dba Kilwins			INSURER C:		
1471 Northgate Blvd.			INSURER D:		
Sarasota	FL	34234	INSURER E :		
			INSURER F:		
COVERAGES	CEDTIFICATE MI IMPED.	CP195109711	DEVISION NUMBER	: D -	

COVERAGES CERTIFICATE NUMBER: CP195109711 REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Loc# 00001 Bldg# 00001: 312 John Ringling Blvd Sarasota FL 34236

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)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS
		PROPERTY						BUILDING	\$
	CAL	JSES OF LOSS	DEDUCTIBLES					PERSONAL PROPERTY	\$
		BASIC	BUILDING				\sim	BUSINESS INCOME	\$ 500,000
		BROAD	CONTENTS	FIW0-000106208				EXTRA EXPENSE	\$
		SPECIAL						RENTAL VALUE	\$
Α		EARTHQUAKE			05/15/2019	05/15/2020		BLANKET BUILDING	\$
^	×	WIND	3%		05/15/2019	03/13/2020		BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
									\$
							$\overline{\times}$	Biz Pers Property	\$ 500,000
		INLAND MARINE		TYPE OF POLICY					\$
	CAL	JSES OF LOSS							\$
		NAMED PERILS		POLICY NUMBER					\$
									\$
		CRIME							\$
	TYP	E OF POLICY							\$
									\$
		BOILER & MACH							\$
		L-WOIFMIENT DRE	-ARDOWN						\$
									\$
									\$

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

Wind & Hail Only Replacement Cost 100% Co-Insurance 3% deductible BI Ex Exp @ 1/4 mo limitation

CERTIFICATE HOLDER			CANCELLATION
Kilwin's Chocolate Franchise, Inc. & Kilwin's 0	Quality Cor	nfections, Inc.	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
1000 Bay View Road			AUTHORIZED REPRESENTATIVE Organie dome
Petoskey	MI	49770	Viranne_dimu

CANCELLATION

CEDTIEICATE HOLDED

POLICY COVERAGE PAGE

Insured's Name: Southern Possessions Ir	nc dba Kilwins	Policy #	FIW0-106208	
		UMR#	FIW0-106208 (Lloyd's Policies	Only)
Policy Dates: From: 05/15/2019		To: 05/1	5/2020	
Surplus Lines Agent's Name: Tho				
Surplus Lines Agent's Address: 5	00 International	Parkway,		
Surplus Lines Agent's License #:				
Producing Agent's Name: Roxanr	ne Sima			
Producing Agent's Physical Address	2301 Ringlir	ng Blvd, Sa	arasota, FL 34237	,
"THIS INSURANCE IS ISSUED PERSONS INSURED BY SURPLUS THE FLORIDA INSURANCE GURECOVERY FOR THE OBLIGATION "SURPLUS LINES INSURFAPPROVED BY ANY FLORIDATION IN THE OBLIGATION IN THE OBJECT OF THE OBJEC	S LINES CARRI JARANTY ACT ON OF AN INSO ERS' POLIC	ERS DO N TO THI LVENT UN	NOT HAVE THE DESCRIPTION OF NAME OF SECTION OF THE PROPERTY OF	PROTECTION OF ANY RIGHT OF RER." IS ARE NOT
Policy Premium: \$ 4,402.00		P	olicy Fee:	\$ 35.00
Inspection Fee: N/A		S	ervice Fee:	\$ 4.44
Tax: \$ 221.85		C	itizen's Assessment:	N/A
Tax: \$ 221.85 EMPA Surcharge: N/A		F	HCF Assessment:	N/A
Surplus Lines Agent's Countersignature	Thomas C	Poppel	Digitally signed by Thomas C DN: cn=Thomas C Poppell III Date: 2019.04.29 12:07:59 -0	Poppell III , o, ou, email=klai@flhi.com, c=US 4'00'
× "THIS POLICY CON HURRICANE OR WIND LO				

"THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY

RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU."

OF-POCKET EXPENSES TO YOU."

Х



COMMERCIAL PROPERTY WIND/ HAIL POLICY RENEWAL DECLARATIONS TRANSACTION DATE: 05/15/2019
DATE ISSUED: 04/29/2019

Underwritten by:
Frontline Insurance Unlimited
PO Box 958405
Lake Mary, FL 32795

POLICY NUMBER	POLICY	PERIOD
FIW0-000106208	From: 05/15/2019	To: 05/15/2020
	12:01 AM St	andard Time

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 941-366-7070. TO REPORT A CLAIM. CALL 1-800-675-0145.

NAMED INSURED AND MAILING ADDRESS:	AGENT:	523-24-20958	
SOUTHERN POSSESSIONS INC DBA KILWINS PURMORT & MARTIN INSURANCE AGENCY, LLC			
1471 NORTHGATE BLVD	2301 RINGLING BLVD		
SARASOTA, FL 34234-4700	SARASOTA, FL 34237-6100		
TELEPHONE: 941-400-0900	TELEPHONE: 941-366-7070		

DESCRIPTION OF LOCATION(S):					
LOC	BLDG	BUILDING ADDRESS	OCCUPANCY		
NO	NO				
1	1	312 JOHN RINGLING BLVD, SARASOTA, FL 34236-1321	CSP-0534 FOOD PROD-SALES/ETC-LTD COOKING -		

POLICY LEVEL COVERAGES: NONE	COVERED CAUSES OF LOSS: WINDSTORM/HAIL		

INSUR	INSURANCE AT THE DESCRIBED LOCATIONS APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN					
COVE	RAGES	PROVIDED:				
LOC	BLDG	COVERAGE	LIMIT OF	VALUATION	COINSURANCE	PREMIUM
NO	NO		INSURANCE			
1	1	BUSINESS PERSONAL PROPERTY - CONTENTS	\$500,000	RCV	100%	\$2,095.00

APPLI	APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW					
OPTIC	NAL C	OVERAGES:				
LOC	BLDG	COVERAGE	LIMIT OF	VALUATION	COINSURANCE	PREMIUM
NO	NO		INSURANCE			
1	1	BUSINESS INCOME COVERAGE WITH EXTRA EXPENSE (MONTHLY LIMITATION - 1/4)	\$500,000		N/A	\$2,307.00

DEDU	DEDUCTIBLES:					
LOC	BLDG	COVERAGE	WIND/HAIL	OTHER		
NO	NO					
1	1	BUSINESS PERSONAL PROPERTY - CONTENTS	3%			

TOTAL COVERAGE PREMIUM	\$4,402.00

POLICY TAXES AND FEES:	
FLORIDA TAX	\$221.85
POLICY FEE	\$35.00
FSLSO FEE	\$4.44
TOTAL TAXES AND FEES	\$261.29

TOTAL POLICY PREMIUM \$4,663.

MORTGAGEHOLDERS / LOSS PAYEE:								
1		TYPE	NAME	MAILING ADDRESS	LOAN#			
NO	NO	LOCC DAVEE	IZH MINE CHOOOL ATEC EDANICHISE INC. 9	40 DAY VIEW DD. KILWING OTV CONFECTIONS				
'	ı	LOSS PAYEE	KILWINS CHOCOLATES FRANCHISE INC &	10 BAY VIEW RD, KILWINS QTY CONFECTIONS INC, PETOSKEY, MI 49770-9004				