CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 08/04/2023

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
Purmort and Martin Insurance Agency LLC
2301 Ringling Boulevard
Sarasota FL 34237

CONTACT NAME: Certificates
PHONE (A/C, No, Ext): (941) 366-7070 FAX (A/C, No): (941) 953-4901
E-MAIL ADDRESS: certificates@purmort.com
PRODUCER CUSTOMER ID: 00031971

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Frontline Ins Unlimited Co	10074
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED
Southern Possessions Inc. DBA: Kilwins
1471 Northgate Blvd
Sarasota FL 34234

COVERAGES **CERTIFICATE NUMBER:** 23-24 Wind **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 INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	X PROPERTY		FIW0-000106208	05/15/2023	05/15/2024	BUILDING	$
	CAUSES OF LOSS	DEDUCTIBLES				X PERSONAL PROPERTY	$ 500,000
	BASIC	BUILDING				X BUSINESS INCOME	$ 500,000
	BROAD	CONTENTS				EXTRA EXPENSE	$
	SPECIAL					RENTAL VALUE	$
	EARTHQUAKE					BLANKET BUILDING	$
	WIND					BLANKET PERS PROP	$
	FLOOD					BLANKET BLDG & PP	$
	X Wind Hail	3.00%					$
	Special form						$
	INLAND MARINE		TYPE OF POLICY				$
	CAUSES OF LOSS						$
	NAMED PERILS		POLICY NUMBER				$
							$
	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)

CERTIFICATE HOLDER
Kilwin's Chocolates Franchise, Inc. & Kilwin'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 Simi

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