CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 08/24/2020

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
John J. Clarke Insurance Inc
Citizens Bank Building
1226 Main St, Ste 1
West Warwick RI 02893

CONTACT NAME: Nicole Bird
PHONE (A/C, No, Ext): (401) 821-7330 FAX (A/C, No): (401) 821-7332
E-MAIL ADDRESS: Nicole@jjcinsurance.com
PRODUCER CUSTOMER ID: 00004483

INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A :	United Ohio Insurance Company	13072
INSURER B :		
INSURER C :		
INSURER D :		
INSURER E :		
INSURER F :		

INSURED
The Sailor's Sweet Tooth, Inc, DBA: Kilwins
420 Broadway
Saratoga Springs NY 12866

COVERAGES **CERTIFICATE NUMBER:** CP2082400053 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Loc# 00001 Bldg# 00001: 262 Thames Street Newport RI 02840

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**		CPP0032757	06/20/2020	06/20/2021	BUILDING	$
	CAUSES OF LOSS	DEDUCTIBLES				PERSONAL PROPERTY	$
	BASIC	BUILDING				X BUSINESS INCOME	$ 455,000
	BROAD	CONTENTS				EXTRA EXPENSE	$
	X SPECIAL	1,000				RENTAL VALUE	$
	EARTHQUAKE					BLANKET BUILDING	$
	WIND	included				BLANKET PERS PROP	$
	FLOOD					BLANKET BLDG & PP	$
	X Special form					X Business Personal	$ 390,000
							$
	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)

Spoilage Coverage up to$25,000 any one occurence

Kilwins Chocolaes Franchise, Inc., and Kilwin's Quality Confections Inc. are listed as Additional Insured on a Primary Non-contributory basis with a waiver of surogation in regards to General Liability. Hired and Non-Owned Auto Liability and Umbrella in favor of Kilwins Chocolates Franchise, Inc., and Kilwin's Quality Confections Inc. Umbrella is followed from 30 days written notice of cancelation.

CERTIFICATE HOLDER

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
Nicole Bird

© 1995-2015 ACORD CORPORATION. All rights reserved.

The ACORD name and logo are registered marks of ACORD