

## CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 04/27/2018

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.

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1050 Bay Street Petoskey	Kilwin's C	CERTIFICATE HOLDER	AL CONDITIONS / OTHE		EQUIPMENT BREAKDOWN	TYPE OF POLICY	CRIME	NAMED PERILS	CAUSES OF LOSS	INLAND MARINE		FLOOD	DNIM	EARTHQUAKE		BROAD	LOSS		TYPE OF INSURANCE	IIS IS TO CERTIFY THE DICATED. NOTWITH: RTIFICATE MAY BE I	OCATION OF PREMISES I DESCRIPTION OF PROPERTY (AI 121 East Ridgewood Avenue Ridgewood NJ 07450	COVERAGES		Ridgewood Avenue	T/A Kilwins of Ridgewood	PDMC Enterprises Inc, DBA	(ED	Ridgewood	P.O. Box 785	213 E Ridgewood Avenue	PRODUCER Gilsenan and Company
	hocolates Franchi Street	, ZO	:R COVERAGES (AC		AKDOWN										1,000.00		BUILDING		URANCE	STANDING ANY RESTANDING ANY RESTANDING OF MAY PRODUCED OF SUCH	ESCRIPTION OF PROF			nue		BA					
MI 49770	Kilwin's Chocolates Franchise Inc Kilwin's Quality Confections Inc 1050 Bay Street		SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)					POLICY NUMBER		TYPE OF POLICY			DOT0100720944	8080100738044	*				POLICY NUMBER	THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE PINDICATED NOTWITHSTANDING ANY REQUIREMENT. TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS	LOCATION OF PREMISES I DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, If more space is required) 121 East Ridgewood Avenue Ridgewood NJ 07450	CERTIFICATE NUMBER: CP1842700018		NJ 07450				NJ 07451-0785			
AUTHORIZED R	SHOULD AN THE EXPIRA ACCORDAN	CANCELLATION	se attached if more space						<u> </u>				04/23/2010						POLICY EFFECTIVE DATE (MM/DD/YYYY)	BEEN ISSUED TO THE ANY CONTRACT OF BY THE POLICIES DE	ks Schedule, If more spai	700018	INSURER F:	INSURER D:	INSURER C:	INSURER 8:	INSURER A : PI		PRODUCER CUSTOMER ID:	E-MAIL (0	
AUTHORIZED REPRESENTATIVE	SHOULD ANY OF THE ABOVE DESCRIBED POLICITHE EXPIRATION DATE THEREOF, NOTICE WILL E ACCORDANCE WITH THE POLICY PROVISIONS.	TION	l's required)										04/23/2019	2000					POLICY EXPIRATION DATE (MM/DD/YYYY)	IE INSURED NAMED / COTHER DOCUMENT SCRIBED HEREIN IS PAID CLAIMS	ze is required)		į				Preffered Mutual Insurance Company	INSURERIS) AFFORDING COVERAGE	00001318	iohn@alsenaninsurance.com	John Gilsenan
12/	SCRIBED POLICIES BE CANCELLE F, NOTICE WILL BE DELIVERED IN Y PROVISIONS.											BLANKET BLDG & PP	BLANKET PERS PROP	BLANKET BUILDING	RENTAL VALUE			BUILDING	COVERED PROPERTY	NBOVE FOR THE POLICY PERIOD WITH RESPECT TO WHICH THIS SUBJECT TO ALL THE TERMS,		REVISION NUMBER:					ance Company	ROING COVERAGE		(A/C, No):	FAX
	ES BE CANCELLED BEFORE 3E DELIVERED IN			<i>y</i> 40	8 5	en en (	<b></b>	50 G	in (	2	u u	5	\$	<b>v</b>	φ φ		\$ 250,000	en .	LIMITS	RIOD THIS								NAIC #		(801) 1110-0010	