CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 02/13/2024

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
Gilsenan Agency LLC
213 E Ridgewood Avenue
P.O. Box 785
Ridgewood NJ 07451-0785

CONTACT NAME: John Gilsenan
PHONE (A/C, No, Ext): (201) 445-1600 FAX (A/C, No): (201) 445-0942
E-MAIL ADDRESS: john@gilsenaninsurance.com
PRODUCER CUSTOMER ID: 00001318

INSURED
PDMC Enterprises Inc, DBA: T/A Kilwins of Ridgewood
121 East Ridgewood Avenue
Ridgewood NJ 07450

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Accredited Surety & Casualty Company Inc	
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** CP242100154 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
121 East Ridgewood Avenue, Ridgewood NJ 07450

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 CAUSES OF LOSS / DEDUCTIBLES [ ] BASIC / BUILDING [ ] BROAD / CONTENTS [X] SPECIAL / 1,000 [ ] EARTHQUAKE [X] WIND [ ] FLOOD	1ABPNJ5133473200	04/23/2024	04/23/2025	[ ] BUILDING $ [X] PERSONAL PROPERTY $ 431,102.00 [X] BUSINESS INCOME $ [X] EXTRA EXPENSE $ 12 Months ALS [ ] RENTAL VALUE $ [ ] BLANKET BUILDING $ [ ] BLANKET PERS PROP $ [ ] BLANKET BLDG & PP $ [X] Wind Included $ [X] Spoilage $ 50,000	
	[ ] INLAND MARINE CAUSES OF LOSS [ ] NAMED PERILS	TYPE OF POLICY 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)
Loss Payee to read:
Kilwin's Chocolates Franchise, Inc & Kilwin's Quality Confections Inc

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
John T Gilsenan

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