CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 3/18/2019

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.

PRODUCER

Alliance & Assocaites Financial Services Inc
1091 Oakleaf Plantation Pkwy

Orange Park FL 32065

CONTACT NAME: Commercial Service
PHONE (A/C, No, Ext): (855) 210 9528 FAX (A/C, No): (904) 930 4295
E-MAIL ADDRESS: Certificates@alliance321.com
PRODUCER CUSTOMER ID:

INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A :	West American Insurance Company	44393
INSURER B :		
INSURER C :		
INSURER D :		
INSURER E :		
INSURER F :		

INSURED

Vada Chocolates Inc dba Kilwins of Jacksonville
10281 Midtown Parkway Suite 125

Jacksonville FL 32246

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

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

10281 Midtown Pkwy Suite 125, Jacksonville, Fl 32246

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		BZW(19)58228161	12/27/2018	12/27/2019		BUILDING	$
	CAUSES OF LOSS	DEDUCTIBLES				X	PERSONAL PROPERTY	$ 428,644
	BASIC	BUILDING				X	BUSINESS INCOME	$ *See Below
	BROAD	CONTENTS					EXTRA EXPENSE	$
	X SPECIAL	$1000					RENTAL VALUE	$
	EARTHQUAKE						BLANKET BUILDING	$
	X WIND	2% Ded.					BLANKET PERS PROP	$
	FLOOD						BLANKET BLDG & PP	$
								$
								$
	INLAND MARINE		TYPE OF POLICY					$
	CAUSES OF LOSS							$
	NAMED PERILS		POLICY NUMBER					$
								$
	CRIME							$
	TYPE OF POLICY							$
								$
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN							$
								$
A	Spoilage		BZW(19)58228161	12/27/2018	12/27/2019	X	Spoilage	$ $10,000
								$

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

*Business Income 12 months actual loss sustained
Tenants Improvements and Betterments Included

CERTIFICATE HOLDER

Kilwins Chocolate Franchise Inc
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

Melody McCoy

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