



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
2/26/2021

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY <b>Bankers Insurance, LLC</b> 4490 Cox Road Glen Allen, VA 23060	PHONE (A/C, No, Ext): <b>(804) 497-3634</b>	COMPANY <b>Travelers Casualty Insurance of America</b> One Tower Square Hartford, CT 06183	
FAX (A/C, No): <b>(800) 899-0146</b>	E-MAIL ADDRESS: <b>.mail@bankersinsurance.net</b>		
CODE: AGENCY CUSTOMER ID #: <b>CARYCON-01</b>	SUB CODE:		
INSURED <b>Carytown Confections Inc.</b> <b>Derek Poh</b> <b>Po Box 17248</b> <b>Richmond, VA 23226</b>	LOAN NUMBER	POLICY NUMBER <b>6805K900172</b>	
	EFFECTIVE DATE <b>3/13/2021</b>	EXPIRATION DATE <b>3/13/2022</b>	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:			

### PROPERTY INFORMATION

LOCATION/DESCRIPTION <b>Loc # 1, Bldg # 1, 3115 W Cary St, Richmond, VA 23221, Retail Candy, Nut and Confectionary</b>
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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 EVIDENCE OF PROPERTY INSURANCE 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.

### COVERAGE INFORMATION

PERILS INSURED	BASIC	BROAD	SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE / PERILS / FORMS					
BI and PD occurrence Limit				\$1,000,000	
Aggregate Limit				\$2,000,000	
Medical expense (per person) Limit				\$5,000	
Personal & advertising injury Limit				\$1,000,000	
Products & completed operations Limit				\$2,000,000	
Auto - Non-owned Limit				\$1,000,000	
Business increase from dep prop Limit				\$50,000	1,000
Business income with extra exp Limit					0
Crime - Employee dishonesty Limit				\$25,000	1,000
Fine arts Limit				\$25,000	1,000
SEE ATTACHED ACORD 101					

### REMARKS (Including Special Conditions)

<b>30 Day Notice of Cancellation Included</b> <b>Replacement Cost/Special Coverage</b>
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### 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.

### ADDITIONAL INTEREST

NAME AND ADDRESS  <b>Kilwins Chocolate Franchise Inc,</b> <b>1050 Bay View Road</b> <b>Petoskey, MI 49770</b>	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE	<b>X</b>	<b>ENCNDE</b>
LOAN #			
AUTHORIZED REPRESENTATIVE <i>Joseph R Martin</i>			

**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>Bankers Insurance, LLC</b>		NAMED INSURED <b>Carytown Confections Inc. Derek Poh Po Box 17248 Richmond, VA 23226</b>	
POLICY NUMBER <b>6805K900172</b>		EFFECTIVE DATE: <b>03/13/2021</b>	
CARRIER <b>Travelers Casualty Insurance of America</b>	NAIC CODE <b>19046</b>		

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

**Coverage Information:**

Loc # 1, Bldg # 1  
 Personal Property, Amount of Insurance: \$438,696, Deductible: 1,000  
 Accounts Receivable, Amount of Insurance: \$25,000  
 Valuable Papers, Amount of Insurance: \$25,000, Deductible: 1,000  
 Spoilage \$10,000  
 Food Contamination Costs Limit \$25,000  
 Business Income & EE ALS (12 months)



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AGENCY CUSTOMER ID #: <b>CARYCON-01</b>				
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### ADDITIONAL INTEREST

NAME AND ADDRESS  <b>Kilwins Quality Confections Inc</b> 1050 Bay View Road Petoskey, MI 49770	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE	<b>X</b>	<b>ENCNDE</b>
LOAN #			
AUTHORIZED REPRESENTATIVE <i>Jason R Martin</i>			

**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>Bankers Insurance, LLC</b>		NAMED INSURED <b>Carytown Confections Inc. Derek Poh Po Box 17248 Richmond, VA 23226</b>	
POLICY NUMBER <b>6805K900172</b>		EFFECTIVE DATE: <b>03/13/2021</b>	
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