



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

9/11/2024

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 Olivier-VanDyk Insurance Agency 2780 44th Street SW	PHONE (A/C, No, Ext): 616-454-0800	COMPANY The Hartford PO Box 2999 Hartford, CT 06104-2999
FAX (A/C, No): 616-454-7100	E-MAIL ADDRESS: certificates.sbu@ovdinsurance.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED L&W By The Colony, LLC 4989 62nd Ave S Saint Petersburg FL 33715	LOAN NUMBER	POLICY NUMBER 81SBAAN3TRV
	EFFECTIVE DATE 10/08/2024	EXPIRATION DATE 10/08/2025
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION 5752 Grandscape Blvd, Ste 150, The Colony, TX 75056
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 ☐

COVERAGE / PERILS / FORMS

	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property	259,200	1,000
Tenants Improvements & Betterments	185,000	1,000
Business Income & Extra Expense - 12 month actual loss sustained		
Spoilage - Included in Blanket Limit	500,000	
Wind Included		

REMARKS (Including Special Conditions)

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 Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI 49770	ADDITIONAL INSURED <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> LOAN # AUTHORIZED REPRESENTATIVE 	LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/>
-----------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------