



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/9/2021

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 Gracey-Backer Inc. 275 George Bush Boulevard Delray Beach FL 33444	PHONE (A/C, No, Ext): (561) 276-6055	COMPANY MSA Insurance Company 4601 Touchton Road E Ste 3400 Jacksonville FL 32246-6000
FAX (A/C, No): (561) 265-0034	E-MAIL ADDRESS: debbie@gbifl.com	
CODE: 090178005	SUB CODE: 090178	
AGENCY CUSTOMER ID #: 00020013		
INSURED KILWINS CHOCOLATES 4142 LEGENDARY DR STE B106 Suite B106 DESTIN FL 32541-5389	LOAN NUMBER	POLICY NUMBER BPG1383X
	EFFECTIVE DATE 12/6/2021	EXPIRATION DATE 12/6/2022
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

## PROPERTY INFORMATION

LOCATION/DESCRIPTION Loc# 00001/Bldg# 00001 4142 LEGENDARY DR STE B106 DESTIN, FL 32541-5389
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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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Personal Property, Replacement Cost, Special form, Windstorm	390,000	5%
Personal Property, Replacement Cost, Special form, Including theft	390,000	1,000
Spoilage due to breakdown/contamination/power out	10,000	500
30 Day Notice of cancellation		
Loss of Business Income & Extra Expense-Actual loss sustained	12 months	72 hours

## REMARKS (Including Special Conditions)

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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  Kilwins Chocolates Franchise Inc Kilwins Quality Confections Inc 1050 Bay View Rd Petoskey, MI 49770-9006	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	<input checked="" type="checkbox"/> Grantor
	LOAN #	
	AUTHORIZED REPRESENTATIVE K Liljedahl, CPIA/KL	<i>Karen Liljedahl</i>