

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 1/27/2023

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	PHONE (A/C, No, Ext): (401)821-7330	COMPANY	COMPANY					
John J. Clarke Ins	United Ohio Ins	United Ohio Insurance Company						
Citizens Bank Building		P.O. BOX 111	P.O. BOX 111					
1226 Main St, Ste	1							
West Warwick	Bucyrus	Bucyrus OH 44820-0111						
FAX (A/C, No): (401)821-7332	ADDRESS: stan@JJCinsurance.com							
CODE:	SUB CODE:							
AGENCY CUSTOMER ID #: 00004483								
INSURED	LOAN NUMBER							
The Sailor's Sweet Tooth, Inc, DBA: Kilwins		EFFECTIVE DATE				CPP003275702		
420 Broadway	420 Broadway		EXPIRATION D					
	NW 10066	6/20/2022	6/20/20	123		D IF CHECKED		
Saratoga Springs	NY 12866	THIS REPLACES PRIOR EVID	ENCE DATED:					
PROPERTY INFORMATIO	N					1		
359 Thames St Unit	Е							
Newport, RI 02840								
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 INFORMATIO	DN							
	COVERAGE / PERILS / FORMS			AMOUNT	OF INSURANCE	DEDUCTIBLE		
Business Personal	Property, Replacement Cost, Spec	ial form		205,000		1,000		
	Replacement Cost, Special form				175,000	_,		
	s & Betterments, Replacement Cos	st, Special form		-		1,000		
Liability				:	1,000,000	,		
-								
REMARKS (Including Special Conditions)								
Includes the premier restaurant property endorsement - Attached								
Includes a 5% Named Storm Deductible for this location								
						1		
	BOVE DESCRIBED POLICIES BE CANCELLED B ANCE WITH THE POLICY PROVISIONS.	EFORE THE EXPIRATION	DATE THEREO	r, NUTIC				
ADDITIONAL INTEREST								
NAME AND ADDRESS		MORTGAGEE	ADDITIONAL II	NSURED				
		LOSS PAYEE						
	lates Franchise, Inc.	LOAN #						
	Kilwin's Quality Confections Inc. 1050 Bay View Road							
Petoskey, MI		AUTHORIZED REPRESENTATIV	AUTHORIZED REPRESENTATIVE					
Heidi Ferrara/HJF								
						-		
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AGENCY PHONE (401)821-7330	COMPANY								
John J. Clarke Insurance Inc	United Ohio Ing	surance Compa	ny						
Citizens Bank Building	P.O. BOX 111								
-	F.V. DVA III								
1226 Main St, Ste 1	Dugarca	~ ~ ~ ~	920 0111						
West Warwick RI 02893 FAX (401001 0000 0000 0000 0000 0000 0000 00	Bucyrus OH 44820-0111								
FAX (A/C, No): E-MAIL ADDRESS: stan@JJCinsurance.com									
CODE: SUB CODE:	4								
AGENCY CUSTOMER ID #: 00004483			1						
INSURED	LOAN NUMBER POLICY NUMBER								
The Sailor's Sweet Tooth, Inc, DBA: Kilwins	CPP003275702								
420 Broadway	EFFECTIVE DATE	EXPIRATION DATE		UNTIL					
	6/20/2022	6/20/2023		D IF CHECKED					
Saratoga Springs NY 12866	THIS REPLACES PRIOR EVID	ENCE DATED:	· · · ·						
PROPERTY INFORMATION	1								
LOCATION/DESCRIPTION]					
Loc# 00001/Bldg# 00001									
262 Thames Street									
Newport, RI 02840									
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE I NOTWITHSTANDING ANY REQUIREMENT. TERM OR CONDITION OF ANY CON									
EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, TH									
SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POL									
COVERAGE INFORMATION									
COVERAGE / PERILS / FORMS	al form	AM	IOUNT OF INSURANCE	DEDUCTIBLE					
Business Personal Property, Replacement Cost, Speci			390,000	1,000					
BI w/ Extra Expense, Replacement Cost, Special form			455,000						
Liability			1,000,000						
E PEMARKS (Including Special Conditions)		I							
REMARKS (Including Special Conditions)	7++								
Includes Premier Restaurant Property endorsement -									
Includes a 2% Named Storm Deductible for this location									
CANCELLATION									
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEI	FORE THE EXPIRATION	DATE THEREOF, N	NOTICE WILL BE						
DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.									
ADDITIONAL INTEREST									
NAME AND ADDRESS	MORTGAGEE	X ADDITIONAL INSU	RED						
	LOSS PAYEE								
Kilwins Chocolates Franchise, Inc	LOAN #	I							
Kilwin's Quality Confections, Inc.									
1050 Bay View Road	AUTHORIZED REPRESENTATIVE								
Petoskey, MI 49770		AUTHORIZED REPRESENTATIVE							
		pick forase							
Heidi Ferrara/HJF									
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