



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
08/18/2023

**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.**

<b>AGENCY</b> John J. Clarke Insurance Inc Citizens Bank Building 1226 Main St, Ste 1 West Warwick RI 02893		<b>PHONE (A/C, No, Ext):</b> (401) 821-7330	<b>COMPANY</b> United Ohio Insurance Company P.O. BOX 111 Bucyrus OH 44820-0111	
<b>FAX (A/C, No):</b> (401) 821-7332	<b>E-MAIL ADDRESS:</b> Heidi@jjcinsurance.com			
<b>CODE:</b> 3810301	<b>SUB CODE:</b> 00			
<b>AGENCY CUSTOMER ID #:</b> 00004483				
<b>INSURED</b> The Sailors Sweet Tooth, Inc, Kilwins 420 Broadway Saratoga Springs NY 12866			<b>LOAN NUMBER</b>	<b>POLICY NUMBER</b> CPP0032757
			<b>EFFECTIVE DATE</b> 06/20/2023	<b>EXPIRATION DATE</b> 06/20/2024
			<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
<b>THIS REPLACES PRIOR EVIDENCE DATED:</b>				

### PROPERTY INFORMATION

<b>LOCATION/DESCRIPTION</b> 359 Thames Street Newport Loc# 00002/Bldg# 00001	Unit E RI 02840
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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	<input checked="" type="checkbox"/> SPECIAL
<b>COVERAGE / PERILS / FORMS</b>			
Tenants Improvements			
Business Personal Property			
Business Income with Extra Expense			
Premier endorsement Includes Food Spoilage			
Wind is included - Named Storm Deductible			
Liability			
		<b>AMOUNT OF INSURANCE</b>	<b>DEDUCTIBLE</b>
		\$185,000	\$1000
		\$205,000	1,000
		\$175,000	
		\$25,000	
		\$1,000,000	5%

### REMARKS (Including Special Conditions)

\*\*\*This is a package policy so the business income limit is not ALS

### 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

<b>NAME AND ADDRESS</b> Kilwins Chocolates Franchise, Inc. Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey MI 49770	<input type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	<b>LOAN #</b>		
<b>AUTHORIZED REPRESENTATIVE</b> 			