



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
01/08/2020

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 Everett Financial Group LLC DBA Great Florida 8979 Park Blvd Semihole	PHONE FAC. No. Ext: (727) 437-3200 FL 33777	COMPANY International Catastrophe Insurance Managers, LLC (ICAT)
FAX FAC. No: (727) 201-8960	E-MAIL Address: bee-everett@greatflorida.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: INSURED		
JLS-1 LLC DBA KILWIN'S CHOCOLATE 160 Boardwalk Place E Madeira Beach		
	FL 33708	
PROPERTY INFORMATION LOCATION/DESCRIPTION 160 BOARDWALK PLACE E MADEIRA BEACH, FL 33708		LOAN NUMBER
		POLICY NUMBER 09-7590119112-S-02
		EFFECTIVE DATE 11/29/2019
		EXPIRATION DATE 11/29/2020
		CONTINUED UNTIL <input type="checkbox"/> TERMINATED IF CHECKED
		THIS REPLACES PRIOR EVIDENCE DATED:

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
Premise:						
Building Betterments & Improvements					\$185,000	\$2,500
Business Personal Property					\$205,000	
Spoilage due breakdown/contamination/power out					\$10,000	
Replacement Cost Basis						
Agreed Value with Coinsurance Suspended						
Special Coverage Form						
30 day Notice of Cancellation						
Loss of Business & Extra Expense- Actual Loss Sustained					\$750,639	72 Hour
Wind & Hail Coverage on Betterment/BPP & B/EE Coverage						3%

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	
<input checked="" type="checkbox"/>	ADDITIONAL INSURED	<input type="checkbox"/>	LENDER'S LOSS PAYABLE
<input type="checkbox"/>	MORTGAGEE	<input type="checkbox"/>	LOSS PAYEE
LOAN #			
AUTHORIZED REPRESENTATIVE			
Kilwin's Chocolates Franchise, Inc			
Kilwin's Quality Confections, Inc			
1050 Bay View Road			
Paloskey, MI 49770			