



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

11/13/2025

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, Inc. 37 Ottawa Ave NW, Suite 400 Grand Rapids, MI 49503	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 Chocolate Girl Explosion Inc.; Ah-Ha Chocolates, Fudge & Ice Cream Corp; Highly Favored Confections Inc.; Chocolate Blessings Inc.; Dark Chocolate Inc. Chicago IL 60604	LOAN NUMBER	POLICY NUMBER 81SBAAU9XH7
	EFFECTIVE DATE 11/27/2025	EXPIRATION DATE 11/27/2026
		☐ CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION Location 1 - 310 S Michigan Ave, Chicago, IL 60604 Location 2 - 5226 S Harper, Chicago, IL 60615 Location 3 - 600 East Grand, Chicago, IL 60611 Location 4 - 407 S Third St, Geneva, IL 60134 Location 5 - 5224 N Clark, Chicago, IL 60640 Location 6 - 737 North Dearborn St, Chicago, IL 60654 Location 7 - 1724 Sherman Ave, Evanston, IL 60201
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 X SPECIAL

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Location 1 - Business Personal Property	279,900	1,000
Location 1 - Tenants Improvements & Betterments	195,125	1,000
Location 2 - Business Personal Property	279,900	1,000
Location 2 - Tenants Improvements & Betterments	195,125	1,000
Location 3 - Business Personal Property	279,900	1,000
Location 3 - Tenants Improvements & Betterments	195,125	1,000
Location 4 - Business Personal Property	265,500	1,000
Location 4 - Tenants Improvements & Betterments	185,000	1,000
Location 5 - Business Personal Property	265,500	1,000
Location 5 - Tenants Improvements & Betterments	185,000	1,000
Location 6 - Business Personal Property	265,500	1,000
Location 6 - Tenants Improvements & Betterments	185,000	1,000
Location 7 - Business Personal Property	356,100	1,000
See Attached...		

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	ADDITIONAL INSURED MORTGAGEE LOAN #	LENDER'S LOSS PAYABLE LOSS PAYEE
	AUTHORIZED REPRESENTATIVE 	

AGENCY CUSTOMER ID: _____

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

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AGENCY Olivier VanDyk Insurance Agency, Inc.		NAMED INSURED Chocolate Girl Explosion Inc.; Ah-Ha Chocolates, Fudge & Ice Cream Corp; Highly Favored Confections Inc.; Chocolate Blessings Inc.; Dark Chocolate Inc. Chicago IL 60604	
POLICY NUMBER 81SBAAU9XH7			
CARRIER The Hartford	NAIC CODE		
		EFFECTIVE DATE: 11/27/2025	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 27 **FORM TITLE:** EVIDENCE OF PROPERTY INSURANCE

COVERAGE INFORMATION:

Location 7 - Tenants Improvements & Betterments, Amount Of Insurance: 185,000, Deductible: 1,000
Business Income - 12 month ALS
Spoilage, Amount Of Insurance: 25,000
Wind Included