



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
12/17/2025

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 MCAFFEE INSURANCE AGENCY LLC 1816 W 4TH STREET WILMINGTON DE 19805	PHONE (AC,NO, EXT): (866) 467-8730	COMPANY HARTFORD UNDERWRITERS INSURANCE COMPANY	
FAX (A/C, NO): CODE: 44430147	E-MAIL ADDRESS: SUB CODE:		
AGENCY CUSTOMER ID #:			
INSURED MIDTOWN CHOCOLATIERS LLC 145 S 13TH ST # 143 PHILADELPHIA PA 19107-4916	LOAN NUMBER	POLICY NUMBER 44 SBA BB6P2P	
	EFFECTIVE DATE 11/16/2025	EXPIRATION DATE 11/16/2026	CONTINUED UNTILL TERMINATED IF CHECKED <input type="checkbox"/>
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION

Location: 1 , Building: 1
Candy or Confectionery Store with Cooking
145 S 13TH ST # 143
PHILADELPHIA PA 19107-4916

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOT WITHSTANDING 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	X	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE/PERILS/FORMS						
Location Level Coverages:						
Special Property Coverage Form including Theft						
Business Personal Property (BPP) - Replacement Cost					\$232,100.00	\$1,000.00
Tenant Improvements and Betterments					\$190,000.00	\$1,000.00
Policy Coverages:						
Business Income and Extra Expense					ALS	
Equipment Breakdown						
Interruption of Computer Operations					\$25,000.00	
Back-up of Sewers and Drains Coverage					Included in BPP	

REMARKS (Including Special Conditions)

Business personal property
Wind coverage is included
Spoilage coverage is included - \$10,000

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		ADDITIONAL INSURED		LENDER'S LOSS PAYABLE	<input checked="" type="checkbox"/>	LOSS PAYEE
		MORTGAGEE				
	LOAN#					
	AUTHORIZED REPRESENTATIVE <i>Susan L. Castaneda</i>					