



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

3/15/2018

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 MARLIN INSURANCE AGENCY, INC. 1138 WILLIAM FLOYD PKWY PO BOX 434 SHIRLEY NY 11967-0434	PHONE (A/C. No. Ext): (631) 281-6200	COMPANY Merchants Insurance Group Merchants Ins Group P.O. Box 78 Buffalo NY 14240
FAX (A/C. No.): (631) 399-7905 E-MAIL ADDRESS: gary@marlinagency.com	AGENCY CUSTOMER ID #: 00004003	LOAN NUMBER
CODE: 42436 SUB CODE:	INSURED Elmur Fudge, Inc. Dba Kilwins Of Babylon 130 Deer Park Avenue Babylon NY 11702-2831	POLICY NUMBER BOPI084634
		EFFECTIVE DATE 4/13/2018
		EXPIRATION DATE 4/13/2019
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
		THIS REPLACES PRIOR EVIDENCE DATED:

PROPERTY INFORMATION

LOCATION/DESCRIPTION
Loc# 00001/Bldg# 00001
130 Deer Park Ave
Babylon, NY 11702-2831

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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Premise:		
Building Betterments & Improvements	\$185,000	\$2,500
Business Personal Property	\$228,437	
Spoilage due to break down / contamination / power outage	\$25,000	
Replacement Cost Basis		
Special Coverage Form		
Loss of Business Income & Extra Expense-Actual Loss Sustained	12 months	72 hours
30 day notice of cancellation		

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

Kilwins Chocolate Franchise Inc.
& Kilwin's Quality Confections Inc.
1050 Bay View Road
Petoskey, MI

MORTGAGEE

LOSS PAYEE

ADDITIONAL INSURED

LOAN #

AUTHORIZED REPRESENTATIVE

Gary Carruthers Sr/RBG