



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

5/7/2020

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 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	
CODE: 42436	SUB CODE:	
AGENCY CUSTOMER ID #: 00004003		
INSURED Elmur Fudge, Inc. DBA Kilwins Of Babylon 130 Deer Park Avenue Babylon NY 11702-2831	LOAN NUMBER	POLICY NUMBER BOPI084634
	EFFECTIVE DATE 4/13/2020	EXPIRATION DATE 4/13/2021
	<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
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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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Building Betterments & Improvements	\$185,000	\$2,500
Business Personal Property	\$228,437	
Spoilage due to Breakdown/Contamination/Power Outage	\$25,000	
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

NAME AND ADDRESS Kilwins Chocolates Franchise Inc. & Kilwins Quality Confections, Inc. 1050 Bay View Road Petoskey, MI 49770	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN #	
AUTHORIZED REPRESENTATIVE G Carruthers Sr/GC0926 		

ADDITIONAL COVERAGES

Ref #	Description MNSON	Coverage Code MNSON	Form No.	Edition Date	
Limit 1 10,000	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium
Ref #	Description MNSOF	Coverage Code MNSOF	Form No.	Edition Date	
Limit 1 10,000	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium
Ref #	Description CTRFT	Coverage Code CTRFT	Form No.	Edition Date	
Limit 1 10,000	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium
Ref #	Description CIJS	Coverage Code CIJS	Form No.	Edition Date	
Limit 1 10,000	Limit 2	Limit 3	Deductible Amount 250	Deductible Type	Premium
Ref #	Description CIIT	Coverage Code CIIT	Form No.	Edition Date	
Limit 1 5,000	Limit 2	Limit 3	Deductible Amount 250	Deductible Type	Premium
Ref #	Description CISL	Coverage Code CISL	Form No.	Edition Date	
Limit 1 5,000	Limit 2	Limit 3	Deductible Amount 250	Deductible Type	Premium
Ref #	Description CICS	Coverage Code CICS	Form No.	Edition Date	
Limit 1 10,000	Limit 2	Limit 3	Deductible Amount 250	Deductible Type	Premium
Ref #	Description TOOLS	Coverage Code TOOLS	Form No.	Edition Date	
Limit 1 3,000	Limit 2	Limit 3	Deductible Amount 250	Deductible Type	Premium
Ref #	Description	Coverage Code	Form No.	Edition Date	
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium
Ref #	Description	Coverage Code	Form No.	Edition Date	
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium
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Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium