



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

1/26/2023

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 OVD Grand Rapids 2780 44th St SW Wyoming, MI 49519		PHONE (A/C, No, Ext): 616-454-0800	COMPANY Chubb Insurance Company	
FAX (A/C, No): 616-454-7100	E-MAIL ADDRESS:			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #:		LOAN NUMBER		POLICY NUMBER
INSURED Elmur Fudge Inc. Practical Murphy Inc. 130 Deer Park Ave Babylon NY 11702				D97088184
		EFFECTIVE DATE	EXPIRATION DATE	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
		02/01/2023	02/01/2024	
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION Location 1: 130 Deer Park Ave, Babylon, NY 11702 Location 2: 74 E Main St, Patchogue, NY 11772

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					AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	X	SPECIAL			
Location 1: Business Personal Property Including Tenants Betterments & Improvements						417,300	2,500
Location 2: Business Personal Property Including Tenants Betterments & Improvements						417,300	2,500
Location 1: Business Income & Extra Expense - 12 Month ALS							
Location 2: Business Income & Extra Expense - 12 Month ALS							
Spoilage						15,000	500
Wind Included							

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	<input type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE
Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI	LOAN # AUTHORIZED REPRESENTATIVE 