



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

1/12/2022

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 DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Olivier-VanDyk Insurance Agency 2780 44th Street SW Wyoming, MI 49519	PHONE (A/C. No. Ext): 616-454-0800	COMPANY Selective Insurance Company 40 Wantage Avenue Branchville, NJ 07890
FAX (A/C. No): 616-454-7100	E-MAIL ADDRESS: certificates@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. Chicago IL 60604	LOAN NUMBER	POLICY NUMBER S 2350507
	EFFECTIVE DATE 11/27/2021	EXPIRATION DATE 11/27/2022
	<input type="checkbox"/> 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

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		
	COVERAGE / PERILS / FORMS					
Location 1 - Business Personal Property					216,219	500
Location 1 - Tenants Improvements & Betterments					195,125	500
Location 2 - Business Personal Property					216,219	500
Location 2 - Tenants Improvements & Betterments					195,125	500
Location 3 - Business Personal Property					216,219	500
Location 3 - Tenants Improvements & Betterments					195,125	500
Location 4 - Business Personal Property					205,000	500
Location 4 - Tenants Improvements & Betterments					185,000	500
Business Income - 12 month ALS						
Spoilage					75,000	
Wind Included						

REMARKS (Including Special Conditions)

30 day notice of cancellation

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