



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

1/5/2018

**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.**

<b>AGENCY</b> The Villages Insurance Partners 973 Del Mar Drive The Villages, FL 32159		<b>PHONE (A/C, No, Ext):</b> 352-751-6622	<b>COMPANY</b> Ohio Security Insurance Co.	
<b>FAX (A/C, No):</b> 352-753-3202	<b>E-MAIL ADDRESS:</b> TVIPcerts@thevillagesinsuranc			
<b>CODE:</b>	<b>SUB CODE:</b>			
<b>AGENCY CUSTOMER ID #:</b>		<b>LOAN NUMBER</b>		<b>POLICY NUMBER</b> BZS56272463
<b>INSURED</b> Kiva Chocolates, Inc. dba Kilwins Chocolates & Ice Cream 1108 Main Street The Villages, FL 32159		<b>EFFECTIVE DATE</b> 09/03/2017	<b>EXPIRATION DATE</b> 09/03/2018	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
<b>THIS REPLACES PRIOR EVIDENCE DATED:</b>				

## PROPERTY INFORMATION

<b>LOCATION/DESCRIPTION</b> Location #1 1108 Main Street, The Villages, FL 32159
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	PERILS INSURED				
			BASIC	BROAD	X	SPECIAL	
Business Personal Property -Replacement cost Business Income w/Extra Expence ALS Spoilage Wind/Hail	477543 ALS 10,000	5,000 72 hrs 5%					

## REMARKS (Including Special Conditions)

Kilwins Chococate Franchise, Inc. and Kilwin's Quality Confections, Inc. to be listed as Additionally Insured on a Primary and Non-Contributory basis with regards to General Liability - Hired/Non-Owned Auto included and Umbrella - follow form. Waiver of Subrogation with regards to Workers' Compensation/Employers Liability & General Liability with Umbrella, following in favor of Kilwins Chocolates Franchise, Inc. and Kilwin's Quality Confections, Inc. 30 days notice of cancellation or non-renewal must be provided to the Franchisor on all coverage. Ohio Security Insurance & Zenith Insurance Company both A.M. Best "A" rated.

## 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

<b>NAME AND ADDRESS</b>  Kilwins Chococate Franchise, Inc., Kilwin's Quality Confections, Inc. 1050 Bay View Road Petoskey MI 49770	<input type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	<b>LOAN #</b>		
<b>AUTHORIZED REPRESENTATIVE</b> 			