



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

9/18/2018

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 The Villages Insurance Partners 973 Del Mar Drive The Villages, FL 32159		PHONE (A/C, No, Ext): 352-751-6622	COMPANY Ohio Security Insurance Co.	
FAX (A/C, No): 352-753-3202	E-MAIL ADDRESS: TVIPcerts@thevillagesinsuranc			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #:		LOAN NUMBER		POLICY NUMBER BZS56272463
INSURED Kiva Chocolates, Inc. dba Kilwins Chocolates & Ice Cream 1108 Main Street The Villages, FL 32159		EFFECTIVE DATE 09/03/2018	EXPIRATION DATE 09/03/2019	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 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

PERILS INSURED BASIC BROAD SPECIAL

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property	487,093	5000
Amount of Insurance Deductible		
Replacement Cost		
Special (Including Theft)		5%
Wind/Hail		24 hrs
Business Income (Extended) 12 Months	ALS	
Spoilage	10,000	

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

NAME AND ADDRESS 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	LOAN #	
AUTHORIZED REPRESENTATIVE 			