



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

10/9/2024

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 Tracy-Driscoll Insurance & Financial Services P.O. Box 2060 Bristol, CT 06011-2060	PHONE (A/C, No, Ext): 860-314-4587	COMPANY Allmerica Financial Benefit Insurance Company 440 Lincoln Street Worcester, MA 01653
FAX (A/C, No): 860-589-6406	E-MAIL ADDRESS: cnardi@tracy-driscoll.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED JK Allen Enterprises Corp DBA Kilwins West Hartford, CT-Blue Back Square 187 Oliver Way Bloomfield CT 06002	LOAN NUMBER	POLICY NUMBER Z2EJ302768
	EFFECTIVE DATE 02/06/2024	EXPIRATION DATE 02/06/2025
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION
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 - Contents	\$545,400	\$1,000
Business Income with Extra Expense - Actual Loss Sustained	ALS	48 Hours
Spoilage	\$25,000	\$1,000
Spoilage from Equipment Breakdown	\$50,000	\$1,000

REMARKS (Including Special Conditions)

Above-mentioned Property Policy is written on special form, which means that Wind is a covered cause of loss.

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