



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
2/20/2025

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 & Co., Inc. P.O. Box 2060 Bristol, CT 06011-2060	PHONE (A/C, No, Ext): (860) 589-3434	COMPANY Allmerica Financial Benefit Insurance Company 440 Lincoln Street Worcester, MA 01653	
FAX (A/C, No): (860) 589-6406	E-MAIL ADDRESS:		
CODE: 1501385	SUB CODE:		
AGENCY CUSTOMER ID #: JKALLEN-01			
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 2/6/2025	EXPIRATION DATE 2/6/2026
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION Loc # 1, Bldg # 1, 38 Isham Rd, West Hartford, CT 06107-2212, Building 001 At 38 Isham Rd
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	X	SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
Loc # 1, Bldg # 1 Personal Property, Special (Including theft) Business Income with Extra Expense					\$589,000	\$1,000

REMARKS (Including Special Conditions)

Special Conditions: BUSINESS INCOME IS 12 MONTHS ALS SPOILAGE COVERAGE IS INCLUDED WITH \$25,000 COVERAGE WIND IS INCLUDED AS A COVERED PERIL
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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 Kilwin's Chocolate Franchise, Inc. Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey, MI 49770	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE 			