



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

11/1/2017

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 <b>EMERALD FINANCIAL GROUP</b> 23200 Brewers Tavern Way Clarksburg, MD 20871 <b>EMERALD FINANCIAL GROUP</b> FAX (A/C, No): (301)515-9333 E-MAIL ADDRESS: cecilia@efsinsurance.com CODE: _____ SUB CODE: _____ AGENCY CUSTOMER ID #: _____ INSURED <b>Georgetown Kics</b> <b>212 King St</b>  <b>Alexandria VA 22314</b>	PHONE (A/C, No, Ext): (301)540-1776 COMPANY <b>Erie Insurance Exchange</b> <b>100 Erie Insurance Place</b> <b>Erie PA 16530</b>
LOAN NUMBER  EFFECTIVE DATE <b>1/12/2017</b>	POLICY NUMBER <b>Q970891888</b> EXPIRATION DATE <b>1/12/2018</b> CONTINUED UNTIL TERMINATED IF CHECKED <input type="checkbox"/>
THIS REPLACES PRIOR EVIDENCE DATED:	

## PROPERTY INFORMATION

LOCATION/DESCRIPTION

**212 King St Alexandria VA 22314**

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	SPECIAL	<input checked="" type="checkbox"/>		
<b>Business Personal Property - Blanket Coverage - Contents</b>					<b>\$516000</b>	<b>\$1,000</b>
<b>Income Protection and Extra Expense- Actual loss sustain</b>					<b>12 Months</b>	
<b>Sewer and Drain Back Up</b>					<b>\$20,000</b>	
<b>Utility Properties - Direct Damage</b>					<b>\$100,000</b>	
<b>Earthquake Coverage for Contents - Blaket</b>					<b>\$516,000</b>	
<b>Food Contamination - Business Income and Expense</b>					<b>\$25,000</b>	
<b>Terrorism</b>					<b>Included</b>	
<b>Utilities Property- Direct Damage</b>					<b>\$100,000</b>	


## REMARKS (Including Special Conditions)

Replacement Cost applies for contents under blanket coverage.

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

ACORD 27 (2016/03)

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- c. If repaired or replaced at the expense of others, there is no loss payable to you.
- 3. **Sold Property.** If you have sold property but not delivered it, we will pay you the net selling price.

**SECTION VIII - EXTENSIONS OF COVERAGE**

**A. Extensions of Coverage**

We will pay the following "losses" at your option. Payments under these Extensions are not an additional amount of insurance and will not increase the total amount of insurance available for the coverage involved.

- 1. **Electrical Service Panels.** We will pay for damage to your electrical service panels caused by electricity.

This extension of coverage applies to each building described in the "Declarations".

- 2. **Fences, Walks, Unattached Outbuildings, Tennis Courts, and Inground Swimming Pools - Coverage 1.** We will cover "loss" to fences, walks, unattached outbuildings, tennis courts, and inground swimming pools caused by a peril insured against on the premises described in the "Declarations." We will pay up to 10% of the Building(s) - Coverage 1 limit but not to exceed \$25,000 for any one "loss". If you are a tenant and no limit is shown for Building(s) - Coverage 1, we will pay up to 10% of the Business Personal Property and Personal Property of Others - Coverage 2 limit (minimum of \$1,000) but not to exceed \$25,000 for any one "loss".

Unattached outbuildings include garages, storage areas, and tool sheds but do not include those buildings used for dwelling purposes or in connection with manufacturing, servicing, or farming operations.

If specific insurance is carried on any item covered by this extension, then this extension does not apply to that item.

This extension of coverage applies to each building described in the "Declarations".

- 3. **Merchandise in Shipment.** Business Personal Property and Personal Property of Others - Coverage 2 includes protection for "loss" by a peril insured against to merchandise which you have sold but for which you have not received payment, while in the custody of a common carrier. This extension of coverage only applies when the "loss" is not recoverable from the purchaser, transporter, or any other insurance.

- 4. **Moving Clause.** When you move, coverage for "loss" to business personal property and personal property of others will apply for 60 days while in transit and at each location. The amount of insurance applying at each location will be the proportion that the value in each such location bears to the total value of Business Personal Property and Personal Property of Others - Coverage 2 covered at the original

location. After the completion of your move, the coverage will apply at the new location only.

- 5. **Refrigerated Property.** Business Personal Property and Personal Property of Others - Coverage 2 covers "loss" to the contents of refrigeration equipment on the premises described in the "Declarations" from either an "accident", "electronic circuitry impairment" or power failure.

This extension of coverage applies to each building described in the "Declarations".

- 6. **Temperature Change.** Business Personal Property and Personal Property of Others - Coverage 2 covers "loss" resulting from temperature or humidity change. There must first be damage from a peril insured against to the premises described in the "Declarations". "Loss" resulting from riot and civil commotion is not covered.

This extension of coverage applies to each building described in the "Declarations".

- 7. **Trees, Shrubs, Lawns, and Plants - Coverages 1 & 2.** We will cover "loss" to trees, shrubs, lawns, and plants (except vegetated roofs) on the premises described in the "Declarations" caused by fire; lightning; explosion; riot or civil commotion; vehicles; aircraft; smoke; falling objects; sonic boom; sinkhole collapse; volcanic action; or collapse caused by any of the perils specified in this paragraph.

If trees, shrubs, and plants are inside buildings, on the premises described in the "Declarations", we will also cover "loss" caused by windstorm; hail; weight of snow, ice, or sleet; vandalism or malicious mischief; or temperature change. There must first be damage from a peril insured against to the premises described in the "Declarations".

We will not be liable for more than \$1,000 for any one tree, shrub, or plant, including expenses for removing debris, or \$10,000 for any one "loss", unless trees, shrubs, or plants are held for sale inside buildings, or trees, shrubs, or plants are used for decorative purpose inside the building, in which case the Business Personal Property and Personal Property of Others - Coverage 2 limit applies. We will not be liable for more than \$2,500 for any one "loss" to lawns.

This extension includes expenses for the removal of debris of trees, shrubs, and plants from the premises described in the "Declarations" caused by a peril insured against which are the property of others. If you are a tenant, we will not cover removing debris of trees, shrubs, and plants owned by the landlord at the premises described in the "Declarations."

There is no coverage under this policy for trees, shrubs, lawns, and plants grown outside of buildings held for sale.