



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

10/28/2025

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 R.J. Fregenti Associates, Inc. 350 Jericho Turnpike Suite 200 Jericho NY 11753	PHONE (A/C, No, Ext): (516) 681-0101	COMPANY Utica Specialty Risk Insurance Company 180 Genesee Street New Hartford NY
FAX (A/C, No): (516) 681-0227	E-MAIL ADDRESS: certs@RJFAssoc.com	
CODE: Y1196	SUB CODE:	
AGENCY CUSTOMER ID #: 00004791		
INSURED Main Street Confections LLC 74 E Main St Patchogue NY 11772	LOAN NUMBER	POLICY NUMBER 5713224
	EFFECTIVE DATE 05/30/2025	EXPIRATION DATE 05/30/2026
		☐ CONTINUED UNTIL TERMINATED IF CHECKED
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION 74 E MAIN ST PATCHOGUE Loc# 00001/Bldg# 00001 NY 11772
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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Personal Property, Replacement Cost, Special form	445,000	1,000
BI w/ Extra Expense, Special form	ALS	
Spoilage	10,000	

REMARKS (Including Special Conditions)

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 Chocolates Franchise Inc. & Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey MI 49770	ADDITIONAL INSURED MORTGAGEE LOAN # AUTHORIZED REPRESENTATIVE <i>Philip G. Marrone Jr.</i>	LENDER'S LOSS PAYABLE LOSS PAYEE
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COMMENTS/REMARKS

30 Days Notice of Cancellation Applies