



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/17/2025

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 Gracey-Backer Inc. 275 George Bush Boulevard Delray Beach FL 33444	PHONE (A/C, No, Ext): (561) 276-6055	COMPANY Westchester Surplus Lines Ins Co 950 South Pine Island Road Suite 150 Plantation FL 33324
FAX (A/C, No): (561) 265-0034	E-MAIL ADDRESS: karen@gbifl.com	
CODE: GRAB16	SUB CODE:	
AGENCY CUSTOMER ID #: 00021482		
INSURED Endless Sweets Key West LLC 150 SE 2nd Ave Apt 416 Delray Beach FL 33483	LOAN NUMBER	POLICY NUMBER FSF18762079001
	EFFECTIVE DATE 12/16/2025	EXPIRATION DATE 12/16/2026
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 505 Duval Street Key West Loc# 00001 FL 33040
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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 Special excluding theft

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Improvements & Betterments (Replacement Cost)	185,000	\$1,000 AOP
Contents (Replacement Cost)	205,000	Excludes Wind
Business Income	195,000	
Spoilage	25,000	

REMARKS (Including Special Conditions)

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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 Chocolates Franchise, Inc. Kilwins Quality Confections Inc 1050 Bay View Rd Petosky MI 49770	<input checked="" type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE <i>John Backer</i>			