



THE HARTFORD
BUSINESS SERVICE CENTER
3600 WISEMAN BLVD
SAN ANTONIO TX 78251

May 21, 2026

Kilwins Chocolates Franchise Inc
Kilwin's Quality Confections Inc.
1050 BAY VIEW RD
PETOSKEY MI 49770-9006

Account Information:

Policy Holder Details :	MJNT CONFECTIONS LLC DBA Kilwins Burr Ridge
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Contact Us

Need Help?

Chat online or call us at

(866) 467-8730.

We're here Monday - Friday.

Enclosed please find a Evidence Of Property for the above referenced Policyholder. Please contact us if you have any questions or concerns.

Sincerely,

Your Hartford Service Team



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
05/21/2026

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 NORTHEAST AGENCIES INC/PHS PO BOX 661039 DALLAS TX 75266	PHONE (AC,NO, EXT): (866) 467-8730	COMPANY PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	
FAX (A/C, NO): CODE: 01214608	E-MAIL ADDRESS: SUB CODE:		
AGENCY CUSTOMER ID #:			
INSURED MJNT CONFECTIONS LLC 1449 S Michigan Ave STE 13074 Chicago IL 60605	LOAN NUMBER	POLICY NUMBER 01 SBA BU4ZM6	
	EFFECTIVE DATE 08/18/2025	EXPIRATION DATE 08/18/2026	CONTINUED UNTILL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION

Location: 1 , Building: 1
Ice Cream Store
745 VILLAGE CENTER DR
BURR RIDGE IL 60527-4518

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOT WITHSTANDING 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	X	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE/PERILS/FORMS							
Location Level Coverages:							
Special Property Coverage Form including Theft							
Business Personal Property (BPP) - Replacement Cost						\$390,000.00	\$1,000.00
Policy Coverages:							
Business Income and Extra Expense						ASL	
Equipment Breakdown							
Interruption of Computer Operations						\$10,000.00	
Newly Acquired or Constructed Property							

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 RD PETOSKEY MI 49770-9006	☒ ADDITIONAL INSURED ☐ MORTGAGEE	LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
LOAN#		
AUTHORIZED REPRESENTATIVE <i>Susan F. Castaneda</i>		

Becky Hart

From: LEE, PAUL <PAULLEE@ALLSTATE.COM>
Sent: Wednesday, June 24, 2026 3:58 PM
To: Becky Hart; Mayank Jethva
Cc: Nikit Tailor; Jennifer Defendiefer
Subject: Re: FW: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge - unsecureit

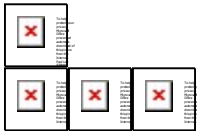
Categories: Green Category

Becky,

"Insured has Spoilage Coverage up to \$10,000" is in the certificate.

Wind is included.

Can you please provide the exact wording you are looking for in the certificate if this is insufficient?



From: Becky Hart <beckyh@ovdinsurance.com>
Sent: Wednesday, June 24, 2026 2:54 PM
To: LEE, PAUL <PAULLEE@ALLSTATE.COM>; Mayank Jethva <mayank@mjntbrands.com>
Cc: Nikit Tailor <nikit@mjntbrands.com>; Jennifer Defendiefer <jdefendiefer@kilwinsfranchise.com>
Subject: RE: FW: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge - unsecureit

Hi Paul,

Can you add the spoilage and wind included to the attached evidence of property?

Thank you,

BECKY HART, CIC

Commercial Insurance

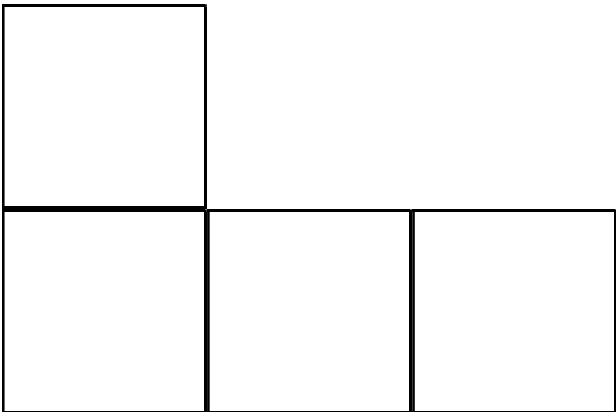
o / 616.200.3153

w / ovdinsurance.com

Trust | Tenacity | Client-Centric | Humility | Fun

Certificate Requests: [Certificates](#)

Submit Claim



From: Becky Hart <beckyh@ovdinsurance.com>
Sent: Wednesday, June 24, 2026 2:48 PM
To: Mayank Jethva <mayank@mjntbrands.com>
Cc: LEE, PAUL <PAULLEE@ALLSTATE.COM>; Nikit Tailor <nikit@mjntbrands.com>; Jennifer Defendiefer <jdefendiefer@kilwin:
Subject: RE: FW: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge - unsecureit

Hi Mayank,
The copy of the franchise agreement will need to come from Jennifer, unless you have a copy of the agreement you sign

Paul, we are still in need of the updated evidence of property noting the \$10,000 in spoilage as well as wind included.

Thank you,

BECKY HART, CIC
Commercial Insurance

o / 616.200.3153
w / ovdinsurance.com

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Certificate Requests: [Certificates](#)



From: Mayank Jethva <mayank@mjntbrands.com>
Sent: Tuesday, June 23, 2026 10:18 AM
To: Becky Hart <beckyh@ovdinsurance.com>
Cc: LEE, PAUL <paullee@allstate.com>; Nikit Tailor <nikit@mjntbrands.com>; Jennifer Defendiefer <jdefendiefer@kilwinsfrar
Subject: Re: FW: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge - unsecureit

Hi Becky, Jennifer, and Paul

Following up on this thread. It looks like we still need the following items:

- 1. Hartford advised that the liability coverage for primary & non-contributory automatically follows to the l

On Thu, May 21, 2026 at 3:02 PM Becky Hart <beckyh@ovdinsurance.com> wrote:

Thank you. The wording is required on the umbrella, so the Franchise will have to provide you with a copy of the contract.

On the evidence of property, please note spoilage with a \$10,000 limit as well as wind being included.

BECKY HART, CIC

Commercial Insurance

o / 616.200.3153

w / ovdinsurance.com

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Certificate Requests: [Certificates](#)

Submit Claim

From: LEE, PAUL <PAULLEE@ALLSTATE.COM>

Sent: Thursday, May 21, 2026 2:43 PM

To: Becky Hart <beckyh@ovdinsurance.com>

Cc: Mayank Jethva <mayank@mjntbrands.com>; Nikit Tailor <nikit@mjntbrands.com>; Jennifer Defendiefer <jdefendiefer@>

Subject: Re: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge - unsecureit

You don't often get email from paullee@allstate.com. [Learn why this is important](#)

Good Afternoon,

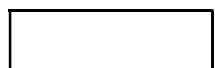
Attached are the updated document from Hartford.

All your requests were completed beside "Add primary & non-contributory to the umbrella"

Hartford advised that the liability coverage for primary & non-contributory automatically follows to the Umbrella.

If you require the wording to appear on the Umbrella policy, they require a copy of the contract that is required.

Once submitted, underwriting would need to approve it before providing the updated documentation.



You don't often get email from beckyh@ovdinsurance.com. [Learn why this is important](#)

Hi Paul,

Thank you for the updated proofs. There are still a few items that need adjustments:

- Add primary & non-contributory to the umbrella
- Increase the business personal property limit to a minimum limit of \$390,000
- Add spoilage with a \$10,000 minimum limit
- Note that the business income is 12 months ALS
- Note that wind is included

Thank you,

BECKY HART, CIC

Commercial Insurance

o / 616.200.3153

w / ovdinsurance.com

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Certificate Requests: [Certificates](#)

Submit Claim

From: LEE, PAUL <PAULLEE@ALLSTATE.COM>

Sent: Tuesday, May 19, 2026 1:16 PM

To: Mayank Jethva <mayank@mjtbrands.com>

Cc: Nikit Tailor <nikit@mjtbrands.com>; Becky Hart <beckyh@ovdinsurance.com>; Jennifer Defendiefer <jdefendiefer@kil>

Subject: Re: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge

You don't often get email from paullee@allstate.com. [Learn why this is important](#)

Good Afternoon Mayank and Nikit,

I hope you and the business are doing well.

Attached are the updated Certificates of Insurance.

FYI, Hartford informed me that the changes made to your policy results in a premium increase of \$62.00, wh

If there are any additional changes needed, please let me know.



I hope you're doing well. Kilwins corporate has reviewed our current coverage and identified a few adjustment requirements. Could you please make the following changes to our policy?

1. Update the certificate holder to match the attached sample
2. Add auto liability (hired & non-owned liability is acceptable)
3. Add additional insured to general liability and umbrella
4. Add primary & non-contributory to general liability and umbrella
5. Add waiver of subrogation to general liability and umbrella
6. Provide an evidence of property to match the attached sample

I've attached the sample documents from Kilwins for your reference on the certificate holder and evidence of coverage.

Once the updates are complete, please send over the revised certificates so we can forward them to Kilwins to meet these requirements. I've CC'd Becky who validates insurance for Kilwins.

Thanks for your help!

Original Kilwins Message Below

Best,
Mayank

Mayank Jethva

MJNT Brands | Franchisee – Kilwins Burr Ridge

Email: mayank@mjntbrands.com | **Direct:** 847-660-4516

Store: Kilwins Burr Ridge, 745 Village Center Drive, Burr Ridge, IL 60527

Mailing: 1449 S Michigan Ave, STE 13074, Chicago, IL 60605

Email: K0302@kilwins.com

From: Becky Hart <beckyh@ovdinsurance.com>

Date: Friday, May 15, 2026 at 12:30 PM

To: Nikit Tailor <nikit@mjntbrands.com>

Cc: Jennifer Defendiefer <jdefendiefer@kilwinsfranchise.com>; K0302@kilwins.com <K0302@kilwins.com>
<ebrennan@kilwinsfranchise.com>

Subject: FW: Liability Insurance Kilwins Burr Ridge - unsecureit

Hi Nikit,

To be compliant with the franchise requirements, please make the following adjustments:

- Change the certificate holder to match the attached sample
- Add auto liability (hired & non-owned liability is acceptable)
- Add additional insured to general liability & umbrella
- Add primary & non-contributory to general liability & umbrella
- Add waiver of subrogation to general liability & umbrella
- Provide an evidence of property to match the attached sample

To: Jennifer Defendiefer <jdefendiefer@kilwinsfranchise.com>; Insurance <insurance@kilwinsfranchise.com>
Cc: IL Burr Ridge 302 <K0302@kilwins.com>; Mayank Jethva <mayank@mjntbrands.com>
Subject: Re: Liability Insurance Kilwins Burr Ridge

Sorry, I sent the wrong one.

See attached

Get Outlook for iOS

From: Jennifer Defendiefer <jdefendiefer@kilwinsfranchise.com>
Sent: Friday, May 15, 2026 9:45:23 AM
To: Nikit Tailor <nikit@mjntbrands.com>; Insurance <insurance@kilwinsfranchise.com>
Cc: IL Burr Ridge 302 <K0302@kilwins.com>; Mayank Jethva <mayank@mjntbrands.com>
Subject: RE: Liability Insurance Kilwins Burr Ridge

Hi Nikit,

Thank you, but these are incomplete. Please resend, with the boxes marked just like the sample sent to you.

Legal Entity Name
Street
City, State ZIP

INSURER C :
INSURER D :
INSURER E :
INSURER F :

COVERAGES

CERTIFICATE NUMBER: .

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO / EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
☒	COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC OTHER:			Policy Number			EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COM/OP AGG \$' \$: \$' \$' \$2 \$2 \$
☐	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☒ HIRED AUTOS ONLY ☒ SCHEDULED AUTOS ☒ NON-OWNED AUTOS ONLY			Policy Number			COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident) \$ \$ \$ \$
☒	UMBRELLA LIAB ☒ EXCESS LIAB ☐ OCCUR ☐ CLAIMS-MADE DED RETENTION \$			Policy Number			EACH OCCURRENCE AGGREGATE \$ \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below Y / N ☐ N / A			Policy Number			☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT \$1 \$1 \$1

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Kilwins Chocolates Franchise, Inc. and Kilwin's Quality Confections, Inc. are listed as Additional Insured on Primary and Non- basis with regards to General Liability, Automobile Liability and Umbrella. Waiver of Subrogation with regards to Workers' Compensation/Employers' Liability, General Liability, Automobile Liability, Umbrella in favor of Kilwins Chocolates Franchise, Inc.

In addition, we need the Evidence of Property, as also attached on the sample certificates sent.

Please let me know if you have questions.

Cc: Jennifer Defendiefer <jdefendiefer@kilwinsfranchise.com>; IL Burr Ridge 302 <K0302@kilwins.com>; Mayank Jethva <mjethva@kilwins.com>

Subject: Liability Insurance Kilwins Burr Ridge

Hi All,

See attached.

Thanks!

Nikit Tailor