

## Becky Hart

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**From:** Lina S <mIn sleiman@yahoo.com>  
**Sent:** Thursday, March 19, 2026 11:44 AM  
**To:** Becky Hart  
**Cc:** drkazan drkazan.com; Cody Jeffreys; Eric Brennan  
**Subject:** Re: BAZKAZ - Kilwins Dearborn, MI - unsecureit  
**Attachments:** 35SBACA3WJ6 (5).pdf

**Categories:** Green Category

Hi Becky

Here is the updated liability certificate. Please note that spoilage coverage is included with a \$10,000 limit included.

*Thank You, Lina S, Agent  
24623 Ford Rd.,  
Dearborn, MI 48128  
(313)633-0164 Phone  
(313)633-0186 Fax*

On Thursday, March 19, 2026 at 10:25:37 AM EDT, Becky Hart <beckyh@ovdinsurance.com> wrote:

Hi Lina,

Thank you for the update. The following items still need to be added to it:

- Note that business income is 12 months ALS
- Add spoilage with minimum limit of \$10,000
- Note that wind is included
  - Please also provide a certificate of liability that meets the requirements in the attached sample.

Thank you,

### **BECKY HART, CIC**

Commercial Insurance

o / 616.200.3153

w / [ovdinsurance.com](http://ovdinsurance.com)

Trust | Tenacity | Client-Centric | Humility | Fun

Certificate Requests: [Certificates](#)

Submit Claim

Lina

Go ahead and update the insurance and send me a new invoice and I will pay the difference

Thank you  
Kallil Kazan

On Mar 18, 2026, at 10:47 AM, Becky Hart <[beckyh@ovdinsurance.com](mailto:beckyh@ovdinsurance.com)> wrote:

Hi Lina,  
It is part of the Kilwins franchise agreement that the BPP limit be a minimum of \$390,000.

Thank you,

**BECKY HART, CIC**

Commercial Insurance

o / 616.200.3153  
w / [ovdinsurance.com](http://ovdinsurance.com)

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Certificate Requests: [Certificates](#)

<[image001.png](#)>

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**From:** Lina S <[mlnsleiman@yahoo.com](mailto:mlnsleiman@yahoo.com)>  
**Sent:** Wednesday, March 18, 2026 10:23 AM  
**To:** Becky Hart <[beckyh@ovdinsurance.com](mailto:beckyh@ovdinsurance.com)>; Kallil Kazan <[drkazan@comcast.net](mailto:drkazan@comcast.net)>  
**Cc:** Cody Jeffreys <[cjeffreys@kilwinsfranchise.com](mailto:cjeffreys@kilwinsfranchise.com)>; Eric Brennan <[ebrennan@kilwinsfranchise.com](mailto:ebrennan@kilwinsfranchise.com)>  
**Subject:** Re: BAZKAZ - Kilwins Dearborn, MI - unsecureit

You don't often get email from [mlnsleiman@yahoo.com](mailto:mlnsleiman@yahoo.com). [Learn why this is important](#)

Hi Becky,

Please advise if it is required for the insured to increase the BPP to \$390,000. If anything else is n

*Thank You, Lina S, Agent  
24623 Ford Rd.,  
Dearborn, MI 48128  
(313)633-0164 Phone  
(313)633-0186 Fax*

On Tuesday, March 17, 2026 at 05:57:53 PM EDT, Kallil Kazan <[drkazan@comcast.net](mailto:drkazan@comcast.net)> wrote:

Hello Becky & Lina

Line please see message from Becky and help correct what she needs to make the insurance properly binding.

Becky? Why do we need to change the personal property limit to 390,000?  
Currentlv the location is still vacant and mostlv in demo mode.

- Change the certificate holder to: Kilwins Chocolates Franchise Inc & Kilwins Quality Confections In
- Increase the business personal property limit to minimum of \$390,000
- Note that business income is 12 months ALS
- Add spoilage with minimum limit of \$10,000
- Note that wind is included

Thank you,

**BECKY HART, CIC**

Commercial Insurance

o / 616.200.3153

w / [ovdinsurance.com](http://ovdinsurance.com)

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Certificate Requests: [Certificates](#)

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**From:** Cody Jeffreys <[cjeffreys@kilwinsfranchise.com](mailto:cjeffreys@kilwinsfranchise.com)>

**Sent:** Friday, March 13, 2026 1:16 PM

**To:** Insurance <[insurance@kilwinsfranchise.com](mailto:insurance@kilwinsfranchise.com)>

**Subject:** Fw: BAZKAZ - Kilwins Dearborn, MI

Please find attached our Dearborn, MI franchisee's COI.

Let me know if any questions.

Thank you,

**Cody Jeffreys**

**Sr. Project Manager**

**Kilwins Chocolates Franchise, Inc.**

1050 Bay View Road, Petoskey, MI 49770

Mobile: (414) 630-6028

[kilwins.com](http://kilwins.com)

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**From:** Kallil Kazan <[drkazan@comcast.net](mailto:drkazan@comcast.net)>

**Sent:** Friday, March 13, 2026 12:55 PM

**To:** Cody Jeffreys <[cjeffreys@kilwinsfranchise.com](mailto:cjeffreys@kilwinsfranchise.com)>

**Subject:** Fwd: BAZKAZ

Hello Cody

Please see our attached binded insurance certificate

Thank you

Kallil Kazan



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

March 18, 2026

KILWINS CHOCOLATES FRANCHISE INC  
&KILWINS QUALITY CONFECTIONS INC  
1050 BAY VIEW RD,  
PETOSKEY MI 49770

### Account Information:

<b>Policy Holder Details :</b>	<b>BAZKAZ HOLDINGS LLC DBA KILWINS</b>
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### Contact Us

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#### 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)  
03/18/2026

**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 CONSOLIDATED UNDERWRITING ALLIANCE 37715 PEMBROKE AVENUE LIVONIA MI 48152	PHONE (AC,NO, EXT): (866) 467-8730	COMPANY PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	
FAX (A/C, NO): CODE: 35350142	E-MAIL ADDRESS: SUB CODE:		
AGENCY CUSTOMER ID #:			
INSURED BAZKAZ HOLDINGS LLC 22223 MICHIGAN AVE DEARBORN MI 48124-2239	LOAN NUMBER	POLICY NUMBER 35 SBA CA3WJ6	
	EFFECTIVE DATE 03/13/2026	EXPIRATION DATE 03/13/2027	CONTINUED UNTILL TERMINATED IF CHECKED <input type="checkbox"/>
THIS REPLACES PRIOR EVIDENCE DATED:			

### PROPERTY INFORMATION

LOCATION/DESCRIPTION  
Location: 1 , Building: 1  
Ice Cream Store  
22223 MICHIGAN AVE  
DEARBORN MI 48124-2239

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	\$2,500.00
Policy Coverages: Business Income and Extra Expense Equipment Breakdown Interruption of Computer Operations Back-up of Sewers and Drains Coverage						\$25,000.00 Included in BPP	

### REMARKS (Including Special Conditions)

EQUIPMENT

### 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 & KILWINS QUALITY CONFECTIONS INC 1050 BAY VIEW RD, PETOSKEY MI 49770	ADDITIONAL INSURED	<input checked="" type="checkbox"/>	LENDER'S LOSS PAYABLE	<input type="checkbox"/>	LOSS PAYEE
	MORTGAGEE	<input type="checkbox"/>			
LOAN#					
AUTHORIZED REPRESENTATIVE <i>Susan S. Castaneda</i>					