



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

10/29/2021

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 Brightway Insurance PO Box 5700  Jacksonville FL 32247		PHONE (A/C. No. Ext): 855-591-0567	COMPANY Blackboard Insurance Company PO BOX 800  Oak Ridge TN 37831	
FAX (A/C. No.): 904-322-5928	E-MAIL ADDRESS: certificate@Brightway.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: 00539377		LOAN NUMBER		POLICY NUMBER APPUND0001HIBP-05156-04
INSURED Desiree and Daniel Bruck, DBA: Ventures III, Inc. DBA Kilwins of Coral Springs 12199 NW 32nd Court Coral Springs FL 33065		EFFECTIVE DATE 9/18/2021	EXPIRATION DATE 9/18/2022	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

## PROPERTY INFORMATION

LOCATION/DESCRIPTION Loc# 00001 2758 University Dr Pompano Beach, FL 33065
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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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property - Including Betterments and Improvements	453,666	1,000
Equipment Breakdown Limit	453,666	1,000
Spoilage	50,000	1,000
Replacement Cost Basis - 80% Co-Insurance		
Special Coverage Form		
10 Day Notice for Non-Pay - 30 Day Notice for any other reason		
Business Income and Extra Expense	12 Months	72 Hours
Actual Loss Sustained		
Windstorm or Hail Deductible		5%

## 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  Kilwins Chocolates Franchise, Inc. Kilwins Quality Confections Inc. 1050 Bay View Road Petoskey, MI 49770	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN #	
AUTHORIZED REPRESENTATIVE Home Office DAP/KEVSTO <i>Kristina G...</i>		