

# ACORD™ EVIDENCE OF PERSONAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
02/21/2018

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

<b>AGENCY</b> Risk Management Insurance PO Box 82487 Fort Myers, FL 33906		<b>PHONE (A/C, No, Ext):</b> (239) 278-3939 <b>FAX (A/C, No):</b> (239) 278-4853 <b>E-MAIL ADDRESS:</b>	<b>COMPANY</b> Lloyd's of London c/o Amwins Brokerage of Florida 7108 Fairway Dr. Ste 200 Palm Beach Gardens, FL 33418	
<b>CODE:</b> AGENCY CUSTOMER ID #: <b>WULFINC-01</b>	<b>SUB CODE:</b>	<b>INSURED</b>  Wulff, Inc. dba Kilwins of Ft. Myers Beach 18260 Creekside View Dr. Fort Myers, FL 33908		
		<b>LOAN NUMBER</b>	<b>POLICY NUMBER</b> LBW439123R6	
		<b>EFFECTIVE DATE</b> 06/02/2017	<b>EXPIRATION DATE</b> 06/02/2018	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

**PROPERTY INFORMATION**

**LOCATION/DESCRIPTION**  
 60 Old San Carlos Blvd, Fort Myers Beach, FL 33931-2196 Ice Cream / Fudge Shop

**COVERAGE INFORMATION**

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Building, Special (Including theft)	\$225,000	1,000
Business Income with Extra Expense, 12 month ALS - payable 1/6 mthly	\$250,000	
Glass Coverage, Special (Including theft)	\$10,000	1,000
Awning, Special (Including theft)	\$5,000	1,000
Building Ordinance or Law	\$225,000	
Spoilage	\$25,000	1,000

**REMARKS (Including Special Conditions)**

**CANCELLATION**

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW 30 DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

**ADDITIONAL INTEREST**

<b>NAME AND ADDRESS</b>  Kilwins Chocolates Franchise, Inc. & Kilwin's Quality Confections, Inc. 1050 Bay View Road Petoskey, MI 49770	<b>MORTGAGEE</b>	<b>ADDITIONAL INSURED</b>
	<b>LOSS PAYEE</b>	
<b>LOAN #</b>		
<b>AUTHORIZED REPRESENTATIVE</b> <i>Earl J. Rausch</i>		



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
2/19/2018

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 Risk Management Insurance PO Box 62487 Fort Myers, FL 33906		PHONE (A/C, No, Ext): (239) 278-3939	COMPANY Lloyd's of London c/o Amwins Brokerage of Florida 7108 Fairway Dr. Ste 200 Palm Beach Gardens, FL 33418	
FAX (A/C, No): (239) 278-4853		E-MAIL ADDRESS:		
CODE:		SUB CODE:		
AGENCY CUSTOMER ID #: WULFINC-01		LOAN NUMBER		POLICY NUMBER LBW439123R6
INSURED Wulff, Inc. dba Kilwins of Ft. Myers Beach 18260 Creekside View Dr. Fort Myers, FL 33908		EFFECTIVE DATE 6/2/2017	EXPIRATION DATE 6/2/2018	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

### PROPERTY INFORMATION

LOCATION/DESCRIPTION  
 50 Old San Carlos Blvd Fort Myers Beach FL 33931-2195 Ice cream / fudge shop

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	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE / PERILS / FORMS					
AWNINGS				\$5,000	1,000
Building				\$225,000	1,000
BUS INCOME/EE			1/6 MTHLY	\$250,000	
Business Personal Property				\$400,000	1,000
Coinsurance: Building 80% Business Income: NA Deductible: \$1,000 All Other Perils					
Glass Coverage				\$10,000	1,000
ORDINANCE & LAW				\$225,000	
Perils: Allrisk/Special Form Including Theft Valuation: Replacement Cost Coverage Windstorm/Hail Deductible:excluded					

### REMARKS (Including Special Conditions)

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	<input type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> MORTGAGEE	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	LOAN #		
AUTHORIZED REPRESENTATIVE <i>Earl J. Rausch</i>			

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AGENCY Risk Management Insurance PO Box 62487 Fort Myers, FL 33906		PHONE (A/C, No, Ext): (239) 278-3939 FAX (A/C, No): (239) 278-4853 E-MAIL ADDRESS:	COMPANY Citizens Property Insurance 6676 Corporate Center Parkway Jacksonville, FL 32216	
CODE:	SUB CODE:		AGENCY CUSTOMER ID #: CHAVEZCA01	
INSURED  Carlos Chavez 50 Old San Carlos Blvd Fort Myers Beach, FL		LOAN NUMBER	POLICY NUMBER 02436490-1	EFFECTIVE DATE 06/09/2017
		EXPIRATION DATE 06/09/2018	CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:				

## PROPERTY INFORMATION

LOCATION/DESCRIPTION  
50 Old San Carlos Blvd Fort Myers Beach FL 33931-2196 Ice cream / fudge shop

## COVERAGE INFORMATION

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Building	\$196,000	5,880

## REMARKS (Including Special Conditions)

Special Conditions:  
Wind/Hail Excluded

## CANCELLATION

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW 30 DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

## ADDITIONAL INTEREST

NAME AND ADDRESS  Kilwins Chocolates Franchise, Inc. & Kilwin's Quality Confections, Inc. 1060 Bay View Road Petoskey, MI 49770	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN #	
AUTHORIZED REPRESENTATIVE <i>Earl J. Rausch</i>		