



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

3/3/2022

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 DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Acentria Insurance 11215 Metro Parkway, Bldg 1, Ste 4 Fort Myers, FL 33907	PHONE (A/C, No, Ext): 239-278-3939	COMPANY The Ohio Casualty Insurance Company 175 Berkeley Street Boston, MA 02116	
License#: L100460			
FAX (A/C, No): 239-790-5122	E-MAIL ADDRESS: cathy.wegman@acentria.com		
CODE:	SUB CODE:		
AGENCY CUSTOMER ID #:			
INSURED Larson, Wulff, Inc dba Kilwins Deerfield Beach 18260 Creekside View Dr. Fort Myers FL 33908	LOAN NUMBER	POLICY NUMBER BKO58371523	
	EFFECTIVE DATE 03/04/2022	EXPIRATION DATE 03/04/2023	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION 123 NE 20th Ave Ste 1, Deerfield Beach, FL 33441
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	PERILS INSURED					AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	X	SPECIAL			
Business Income/Extra Expense - 12 Month ALS - Paid at 1/6 Monthly						108,242	
Personal Property - Incl Tenants Improvements & Betterments						444,434	1,000
Equipment Breakdown Included							
Spoilage						25,000	1,000
Wind/Hail Excluded							

REMARKS (Including Special Conditions)

Deductible: \$1,000 all other perils
 Windstorm/Hail: Excluded
 Perils: All Risk / Special Form including Theft
 Valuation: Replacement Cost
 Kilwins Chocolates Franchise, Inc. and Kilwin's Quality Confections, Inc are listed as Additional Insured on Primary and Non-Contributory basis with regards to General Liability, Auto Liability and Umbrella. Waiver of Subrogation with regards to General Liability, Auto Liability and Umbrella in favor of Kilwins Chocolates Franchise, Inc. and Kilwin's Quality Confections, Inc. 30 days notice of cancellation or non-renewal must be provided to the Franchisor on all coverages.
 Coverages listed are minimum requirements. Ohio Casualty has an AM Best rating of A.

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 USA	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN #	AUTHORIZED REPRESENTATIVE 	