



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
1/17/2019

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 J.W. Hirschfeld Agency, Inc. 326 New York Ave Huntington, NY 11743	PHONE (A/C, No, Ext): (631) 421-2525	COMPANY Ohio Security Insurance Company
FAX (A/C, No): (631) 421-3015	E-MAIL ADDRESS: info@jwhinsurance.com	
CODE: 4810252	SUB CODE: 0670013	
AGENCY CUSTOMER ID #: SJHSWEE-01		
INSURED SJH Sweets LLC 293 Main Street Huntington, NY 11743	LOAN NUMBER	POLICY NUMBER BZS55480689
	EFFECTIVE DATE 3/8/2018	EXPIRATION DATE 3/8/2019
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION Loc # 1, Bldg # 1, 293 Main St, Huntington, NY 11743-6930, Location 0001 Sublocation 001
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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

PERILS INSURED	BASIC	BROAD	SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
Loc # 1, Bldg # 1 Tenants Improvements & Betterments Included Business Personal Property - Replacement Cost eff 2/1/19 Business Income - Actual Loss Sustained - 12 months Utility Services - Direct Damage Spoilage - Breakdown/Contamination/Power Outage Wind and Hail Included Accounts Receivable			<input checked="" type="checkbox"/>	\$390,000 \$10,000 \$10,000 \$35,000	1,000 1,000

REMARKS (Including Special Conditions)

Special Conditions: 30 day notice of cancellation
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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 Chocolate Franchise Inc Kilwin's Quality Confections Inc 1050 Bay View Road Petoskey, MI 49770	<input checked="" type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE 			