



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
3/5/2020

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	LOAN NUMBER		POLICY NUMBER BZS55480689
INSURED SJH Sweets LLC 293 Main Street Huntington, NY 11743	EFFECTIVE DATE 3/8/2020	EXPIRATION DATE 3/8/2021	<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

COVERAGE / PERILS / FORMS	PERILS INSURED				AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	SPECIAL			
Loc # 1, Bldg # 1			<input checked="" type="checkbox"/>			
Spoilage - Breakdown/Contamination				\$10,000	1,000	
Wind & Hail Included						
Business Personal Property - Replacement Cost				\$397,800	1,000	
Tenants Improvements & Betterments Included						

REMARKS (Including Special Conditions)

Special Conditions: Business Income - Actual Loss Sustained
Remarks: 30 day Notice of Cancellation

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 Kilwin's Chocolates Franchise Inc Kilwin's Quality 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 			