



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

7/2/2024

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 Jenks Family Insurance Agency LLC 11 Ballston Ave  Saratoga Springs NY 12866	PHONE (A/C, No, Ext): (518) 581-1111	COMPANY  Merchants Insurance Group
FAX (A/C, No): (518) 581-2425	E-MAIL ADDRESS: shawna@jenksfamilyinsurance.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED  Saratoga Sweet Tooth LLC 420 BROADWAY  SARATOGA SPRINGS NY 12866	LOAN NUMBER	POLICY NUMBER BOPI115403
	EFFECTIVE DATE 06/09/2024	EXPIRATION DATE 06/09/2025
		CONTINUED UNTIL TERMINATED IF CHECKED
	THIS REPLACES PRIOR EVIDENCE DATED:	

## PROPERTY INFORMATION

### LOCATION/DESCRIPTION

Saratoga Sweet Tooth LLC  
420 Broadway

Saratoga Springs

NY 12866

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

### COVERAGE / PERILS / FORMS

### AMOUNT OF INSURANCE

### DEDUCTIBLE

Business Personal Property  
Business Income & Extra Expense  
Spoilage  
Wind Coverage

390,000  
12 mo ALS  
\$10,000  
Included

5,000

## REMARKS (Including Special Conditions)

Kilwins Chocolate Franchise Inc is listed as an additional insured on the above mentioned policies  
Sweet Tooth LLC agrees to waive any right of recovery it may have against Kilwins Chocolate Franchise Inc for losses covered under the above mentioned policies to the extent that such waiver is permitted by law and the terms of the policy. Kilwins Chocolate Franchise Inc for all coverages is Primary & Non-Contributory

## 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  1050 Bay View Rd  Petoskey MI 49770	<input checked="" type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> MORTGAGEE	LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE
	LOAN #	
	AUTHORIZED REPRESENTATIVE <i>Shawna Jenks</i>	