



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

6/8/2026

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 FAX (A/C, No): (518) 581-2425 E-MAIL ADDRESS: shawna@jenksfamilyinsurance.com CODE: AGENCY CUSTOMER ID #:	PHONE (A/C, No, Ext): (518) 581-1111	COMPANY Merchants Insurance Group
INSURED Saratoga Sweet Tooth LLC 420 BROADWAY SARATOGA SPRINGS NY 12866	LOAN NUMBER	POLICY NUMBER BOP1115403
	EFFECTIVE DATE 06/09/2026	EXPIRATION DATE 06/09/2027
	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	\$413,751	5,000	
Business Income & Extra Expense	12 mo ALS		
Spoilage	\$25,000		
Wind Coverage	Included		

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	☒ ADDITIONAL INSURED ☐ MORTGAGEE LOAN # AUTHORIZED REPRESENTATIVE Shawna Jenks	LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
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