



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
03/09/2020

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 Hutt Insurance Agency, Inc. 3106 W. 23rd Street Panama City, FL 32405-1842 Hutt Insurance Agency, Inc.		PHONE (A/C, No, Ext): 850-769-4888	COMPANY Old Dominion Insurance Co. PO Box 16100 Jacksonville, FL 32245-6100	
FAX (A/C, No): 850-763-4888	E-MAIL ADDRESS:			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: KILWI-1				
INSURED Kilwin's Chocolate & Ice Cream Emerald Coast ConfectionaryDBA 821 Pier Park Dr #100 Panama City Beach, FL 32413		LOAN NUMBER	POLICY NUMBER BPG3480R	
		EFFECTIVE DATE 02/05/20	EXPIRATION DATE 02/05/21	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 821 Pier Park Dr # 100 Panama City Beach, FL 32413--218
--

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	AMOUNT OF INSURANCE	DEDUCTIBLE
Property : Personal Property	430000	1000
Property : Personal Property	20000	1000
Spoilage	10000	
Business Income - Actual Loss Sustained 12 months		

REMARKS (Including Special Conditions)

--

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 1050 Bay View Rd Petoskey, MI 49770-9006	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN #	
AUTHORIZED REPRESENTATIVE <i>Karen E. Peterman</i>		

EVIDENCE OF PROPERTY INSURANCE
PROPERTY SCHEDULE

DATE(MM/DD/YY)

03/09/2020

PAGE 2

PROPERTY INFORMATION

LOCATION/DESCRIPTION

116 Palm Circle
Panama City Beach, FL 32413-
FAST FOOD -- ICE CREAM, YOGURT
Full Description of Type of Bu

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
03/09/2020

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 Hutt Insurance Agency, Inc. 3106 W. 23rd Street Panama City, FL 32405-1842 Hutt Insurance Agency, Inc.	PHONE (A/C, No, Ext): 850-769-4888	COMPANY Old Dominion Insurance Co. PO Box 16100 Jacksonville, FL 32245-6100
FAX (A/C, No): 850-763-4888	E-MAIL ADDRESS:	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: KILWI-1		
INSURED Kilwin's Chocolate & Ice Cream Emerald Coast ConfectionaryDBA 821 Pier Park Dr #100 Panama City Beach, FL 32413	LOAN NUMBER	POLICY NUMBER BPG3480R
	EFFECTIVE DATE 02/05/20	EXPIRATION DATE 02/05/21
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 821 Pier Park Dr # 100 Panama City Beach, FL 32413--218
--

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	AMOUNT OF INSURANCE	DEDUCTIBLE
Property : Personal Property	430000	1000
Property : Personal Property	20000	1000
Spoilage	10000	
Business Income - Actual Loss Sustained 12 months		

REMARKS (Including Special Conditions)

--

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 SIMON MANAGEMENT ASSOCIATES 7600 Market St Boardman, OH 44512	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN #	
	AUTHORIZED REPRESENTATIVE <i>Karen E Peterman</i>	

EVIDENCE OF PROPERTY INSURANCE
PROPERTY SCHEDULE

DATE(MM/DD/YY)

03/09/2020

PAGE 2

PROPERTY INFORMATION

LOCATION/DESCRIPTION

116 Palm Circle
Panama City Beach, FL 32413-
FAST FOOD -- ICE CREAM, YOGURT
Full Description of Type of Bu

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
03/09/2020

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 Hutt Insurance Agency, Inc. 3106 W. 23rd Street Panama City, FL 32405-1842 Hutt Insurance Agency, Inc.	PHONE (A/C, No, Ext): 850-769-4888	COMPANY Old Dominion Insurance Co. PO Box 16100 Jacksonville, FL 32245-6100
FAX (A/C, No): 850-763-4888	E-MAIL ADDRESS:	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: KILWI-1		
INSURED Kilwin's Chocolate & Ice Cream Emerald Coast ConfectionaryDBA 821 Pier Park Dr #100 Panama City Beach, FL 32413	LOAN NUMBER	POLICY NUMBER BPG3480R
	EFFECTIVE DATE 02/05/20	EXPIRATION DATE 02/05/21
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 821 Pier Park Dr # 100 Panama City Beach, FL 32413--218
--

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	AMOUNT OF INSURANCE	DEDUCTIBLE
Property : Personal Property	430000	1000
Property : Personal Property	20000	1000
Spoilage	10000	
Business Income - Actual Loss Sustained 12 months		

REMARKS (Including Special Conditions)

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 JOHN HUTT JR.	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	<input checked="" type="checkbox"/>
	LOAN #	
AUTHORIZED REPRESENTATIVE <i>Karen E Peterman</i>		

EVIDENCE OF PROPERTY INSURANCE
PROPERTY SCHEDULE

DATE(MM/DD/YY)

03/09/2020

PAGE 2

PROPERTY INFORMATION

LOCATION/DESCRIPTION

116 Palm Circle
Panama City Beach, FL 32413-
FAST FOOD -- ICE CREAM, YOGURT
Full Description of Type of Bu

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION

PROPERTY INFORMATION

LOCATION/DESCRIPTION