



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
07/25/2017

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 Williams Insurance Agy. Inc. 20220 Coastal Hwy P. O. Box 1174 Rehoboth Beach, DE 19971 John W. Hocker, IV	PHONE (A/C, No, Ext): 302-227-2501	COMPANY Selective Insurance Company Box 371468 Pittsburgh, PA 15250-7468
FAX (A/C, No): 302-227-3173	E-MAIL ADDRESS:	
CODE: 04896	SUB CODE:	
AGENCY CUSTOMER ID #: KILWI-1		
INSURED Kilwin's Rehoboth Avenue Henlopen Holdings 140 Rehoboth Avenue Rehoboth Beach, DE 19971	LOAN NUMBER	POLICY NUMBER S1954268
	EFFECTIVE DATE 06/17/17	EXPIRATION DATE 06/17/18
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 140 Rehoboth Avenue Rehoboth Beach, DE 19971	Retail sale of fudge, Ice Cream & Choc olates
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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	AMOUNT OF INSURANCE	DEDUCTIBLE
Premise 1 Building 1 BPP w/ RC SPOILAGE BS INCOME MERCHANTS PRO ALS	459574 inc in BPP	500

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 CHOCOLATES FRANCHISE KILWINS QUALITY CONFECTIONS 1050 BAY VIEW RD PETOSKEY, MI 49770	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	<input checked="" type="checkbox"/> ADDITIONAL INTEREST
	LOAN #	
	AUTHORIZED REPRESENTATIVE <i>Christina Wood</i>	

Previous Policy Number
S 1954268

Policy Number
S 1954268

MERCHANTSPRO COVERAGE DECLARATIONS

Policy Effective Date: JUNE 17, 2017	Coverage Effective Date: JUNE 17, 2017		
Named Insured is: LTD LIABILITY			
Business of Named Insured: ICE CREAM			
DESCRIPTION OF PREMISES			
Prem. No.	Bldg. No.	Location	Occupancy
Refer to "Schedule of Locations"			
In return for payment of the premium and subject to all the terms of this policy, we agree with you to provide insurance for those coverages for which a specific limit is shown in the following coverage schedule			

COVERAGE SCHEDULE							
Property							
Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Blanket Insurance	Deductible	Valuation	Automatic Increase In Insurance
1	1	BUSINESS PERSONAL PROPERTY	\$459,574	NONE	\$500	RC	N/A

LIABILITY AND MEDICAL PAYMENTS			
Liability and Medical Expenses Limit	\$1,000,000	General Aggregate Limit	\$3,000,000
Medical Expenses Limit - Per Person	\$10,000	Product Aggregate Limit	\$3,000,000

Forms and Endorsements:	Premium Amount
Refer to "Commercial Policy Forms and Endorsement Schedule"	\$4,743.00

Previous Policy Number
S 1954268

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S 1954268

**MERCHANTSPRO SUPPLEMENTAL DECLARATIONS
ADDITIONAL COVERAGES AND COVERAGE EXTENSIONS**

Policy Effective Date: JUNE 17, 2017 Schedule Effective Date: JUNE 17, 2017

COVERAGE NAME	LIMIT OF INSURANCE
NEWLY ACQUIRED PREMISES - REPORTING PERIOD	90 DAYS
NON-OWNED DETACHED TRAILERS	\$5,000
ORDINANCE OR LAW - INCREASED PERIOD OF INDEMNITY	\$25,000
ORDINANCE OR LAW - TENANTS IMPROVEMENTS AND BETTERMENTS	\$25,000
OUTDOOR TREES, SHRUBS, PLANTS	\$10,000 OCC
PATTERN, DIES, MOLDS THEFT LIMITATION	\$5,000
PERSONAL EFFECTS	\$10,000
PERSONAL PROPERTY OF OTHERS	INCL. IN BPP
POLLUTION CLEAN-UP & REMOVAL	\$10,000
PREMISES BOUNDARY INCREASED DISTANCE	W/IN 1,000 FEET
SALESPERSONS SAMPLES	\$10,000
SPOILAGE - OFF PREMISES POWER FAILURE LIMIT	INCL. IN BPP
TENANT LEASE ASSESSMENT	\$5,000
THEFT DAMAGE TO BUILDING	INCL. IN BLDG
UTILITY SERVICES - DIRECT DAMAGE (OFF PREMISES)	\$10,000
LOCATION LEVEL	
LOCATION 001/001 - 140 REHOBOTH AVE, REHOBOTH BCH , DE 19971	
LIABILITY COVERAGE	
DAMAGES TO PREMISES RENTED TO YOU	\$300,000
PROPERTY COVERAGE	
BACKUP OF SEWERS OR DRAINS	\$25,000
BLANKET ADDITIONAL COVERAGE (ACCTS REC, ELECT INFO SYS., TEMP CHG AND VAL. PAPERS)	\$75,000
BLANKET ADDITIONAL COVERAGE - VIRUS OR HARMFUL CODE (OCC)	\$25,000
BLANKET ADDITIONAL COVERAGE - VIRUS OR HARMFUL CODE (POL)	\$75,000
BUSINESS INCOME FROM DEPENDENT PROPERTIES	\$25,000
BUSINESS INCOME - ALS	12 MONTHS
BUSINESS INCOME - EXTENDED PERIOD OF INDEMNITY	60 DAYS
BUSINESS INCOME - FOOD CONTAMINATION	\$10,000
BUSINESS INCOME - INTERRUPTION OF COMPUTER OPERATIONS	\$10,000
BPP SEASONAL INCREASE	35%
BUILDING OWNER - LEASEHOLD INTEREST	\$25,000
BUILDING OWNER - TENANT MOVE BACK EXPENSES	\$25,000
CRIME - MONEY AND SECURITIES - INSIDE	\$10,000
CRIME - MONEY AND SECURITIES - OUTSIDE	\$5,000
DEBRIS REMOVAL - PERSONAL PROPERTY	10% OF LIMIT OF INSURANCE
DEBRIS REMOVAL - BUILDING	10% OF LIMIT OF INSURANCE
EARTHQUAKE - CONTENTS 10% DEDUCTIBLE	\$459,574
FINE ARTS	\$10,000 OCC. / \$5,000 ANY ONE ITE
ORDINANCE OR LAW	GREATER OF 10% OR \$50,000
OUTDOOR FENCES	\$10,000
OUTDOOR SIGNS AND FLAG POLES	\$10,000
PROPERTY IN TRANSIT	\$10,000