



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

2/27/2019

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 Purmort and Martin Insurance Agency LLC 2301 Ringling Boulevard Sarasota FL 34237	PHONE (A/C, No, Ext): (941)366-7070	COMPANY Main Street America Protection Ins Co 4601 Touchton Rd E Suite 3300 P O Box 16100 Jacksonville FL 32245-6100
FAX (A/C, No): (941)953-4901	E-MAIL ADDRESS: Roxanne@purmort.com	
CODE: 090159005	SUB CODE: 090159	
AGENCY CUSTOMER ID #: 00023390		
INSURED Kilwins of St. Armands 1471 Northgate Blvd. Sarasota FL 34234-4700	LOAN NUMBER	POLICY NUMBER BPG94564
	EFFECTIVE DATE 2/13/2019	EXPIRATION DATE 2/13/2020
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION
Loc# 00001/Bldg# 00001
312 JOHN RINGLING BLVD
SARASOTA, FL 34236
See Attached Overflow Pages

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
Personal Property, Replacement Cost, Sinkhole collapse	405,000	
Personal Property, Replacement Cost, Contents (Personal Property)	405,000	2,500
Spoilage, Replacement Cost, Spoilage of Perishable Stock	10,000	
Building/Property Utility Service, Building/Property Utility Services		
BI w/ Extra Expense, Business Income with Extra Expense		72 HRS
Utility Services - Direct Damage (Building)	10,000	
Utility Services Direct Damage, Utility Services - Direct Damage (Property)	10,000	
US TE, Utility Services - Time Element	5,000	

REMARKS (Including Special Conditions)

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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 joshv@ovdinsurance.com Kilwin's Chocolate Franchise, Inc. & Kilwin's Quality Confections, Inc. 1050 Bay View Road Petoskey, MI 49770	MORTGAGEE	ADDITIONAL INSURED
	<input checked="" type="checkbox"/> LOSS PAYEE	
LOAN #		
AUTHORIZED REPRESENTATIVE Roxanne Sima/CC <i>Roxanne Sima</i>		

COMMENTS/REMARKS

30 Day Notice of Cancellation except 10 Days for Non- Payment of Premium Per Florida Statute

ADDITIONAL COVERAGES

Ref #	Description Mold Coverage	Coverage Code MOLDL	Form No.	Edition Date	
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium
Ref #	Description 00001, 1471 NORTHGATE BOULEVARD, Personal Property, 260,000	Coverage Code WHDED	Form No.	Edition Date	
Limit 1	Limit 2	Limit 3	Deductible Amount 5	Deductible Type Percent	Premium
Ref #	Description 00001, 1471 NORTHGATE BOULEVARD, Personal Property, 260,000	Coverage Code HURR	Form No.	Edition Date	
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium
Ref #	Description 00001, 1471 NORTHGATE BOULEVARD, Personal Property, 260,000	Coverage Code BPP	Form No.	Edition Date	
Limit 1	Limit 2	Limit 3	Deductible Amount 2,500	Deductible Type Flat	Premium
Ref #	Description 00001, 1471 NORTHGATE BOULEVARD, Personal Property, 260,000	Coverage Code SINK	Form No.	Edition Date	
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium
Ref #	Description 00001, 1471 NORTHGATE BOULEVARD, Personal Property, 260,000	Coverage Code WNDST	Form No.	Edition Date	
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium
Ref #	Description 00001, 1471 NORTHGATE BOULEVARD, BI w/ Extra Expense	Coverage Code BUSIN	Form No.	Edition Date	
Limit 1	Limit 2	Limit 3	Deductible Amount 72	Deductible Type Hours	Premium
Ref #	Description	Coverage Code	Form No.	Edition Date	
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium
Ref #	Description	Coverage Code	Form No.	Edition Date	
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium
Ref #	Description	Coverage Code	Form No.	Edition Date	
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium