



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10/09/2020

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 State Farm CAMILLE LOGOTHETIS 2735 HASSERT BLVD, STE 183 NAPERVILLE, IL 60564	PHONE (A/C, No, Ext): 630-904-4400	COMPANY State Farm Fire and Casualty Company	NAIC # 25143
FAX (A/C, No): 630-904-4404	E-MAIL ADDRESS: KEISHA@CLOGOTHETIS.COM		
CODE: 37-3714	SUB CODE:		
AGENCY CUSTOMER ID #:			
INSURED ST CHARLES SWEET SHOP INC 132 S 1ST ST ST CHARLES, IL 6174-2873	LOAN NUMBER	POLICY NUMBER 93-KK-D709-4	
	EFFECTIVE DATE 10/01/2020	EXPIRATION DATE 10/01/2021	<input checked="" type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION
132 S 1ST ST
ST CHARLES, IL 60174

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	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE / PERILS / FORMS					
Premise:					
Building Betterments & Improvements				207,200	1000.00
Business Personal Property				214,700	1000.00
Spoilage due to breakdown/contamination/power out				15,000	1000.00
Replacement Cost Basis Agreed Value with Coinsurance Suspended Special Coverage Form 30 Day Notice of Cancellation Loss of Business Income & Extra Expense					
Actual Loss Sustained				12 MONTHS	
Flood Coverage - Required if located in Federally Designated Flood Plain					
Wind and Hail Coverage - Separate Policy if excluded on Betterment/BPP & BI/EE coverage					

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 INC KILWINS QUALITY CONFECTIONS INC 1050 BAY VIEW ROAD PETOSKEY, MI 49770	<input checked="" type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE <i>Keisha Gorman-Hildebrand</i>			