



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10/08/2025

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  CAMILLE LOGOTHETIS 2728 HASSERT BLVD STE 112 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: ALEC.A.LOGOTHETIS.DIT3@STATEF		
CODE: 13-3714	SUB CODE:		
AGENCY CUSTOMER ID #:			
INSURED ST CHARLES SWEET SHOP INC 132 S 1ST ST ST CHARLES, IL 60174	LOAN NUMBER	POLICY NUMBER 93-KK-D709-4	
	EFFECTIVE DATE 10/01/2025	EXPIRATION DATE 10/01/2026	☒ 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 ☐

COVERAGE / PERILS / FORMS

	AMOUNT OF INSURANCE	DEDUCTIBLE
PREMISE		
BUILDING BETTERMENTS & IMPROVEMENTS	208,700	1,000
BUSINESS PERSONAL PROPERTY	214,700	1,000
SPOILAGE DUE TO BREAKDOWN/CONTAMINATION/POWER OUT	15,000	1,000
REPLACEMENT COST BASIS AGREED VALUE W/ 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 RD PETOSKEY, MI 49770	☒ ADDITIONAL INSURED ☐ MORTGAGEE LOAN # AUTHORIZED REPRESENTATIVE 	☐ LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
---	---	---