



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
12/12/2017

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 Moore Resources Insurance Agency 4563 Central Avenue St. Petersburg, FL 33713	PHONE (A/C. No. Ext): 727-323-0206	COMPANY Lloyd's of London c/o Hull & Company, LLC PO Box 20027 Saint Petersburg, FL 33742
FAX (A/C. No): 727-323-0603	E-MAIL ADDRESS: aneo@dmins.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: 00001530		
INSURED L&W By The Sea Corp 222 Beach Dr NE Saint Petersburg, FL 33701	LOAN NUMBER	POLICY NUMBER IRO1320
	EFFECTIVE DATE 06/08/2017	EXPIRATION DATE 06/08/2018
	CONTINUED UNTIL TERMINATED IF CHECKED <input type="checkbox"/>	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION
Confectionary Store
222 Beach Drive NE
Saint Petersburg FL 33701

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				AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	SPECIAL			
Business Personal Property			X		\$200,000	REMARKS
Tenants Improvements and Betterments					\$185,000	REMARKS
Business Income and Extra Expense - 1/12 Monthly Limitation					\$250,000	REMARKS
Spoilage					\$20,000	REMARKS

REMARKS (Including Special Conditions)
 Special Cause of Loss
 Replacement Cost Settlement
 90% Co-Insurance Clause
 Cancellation Notice: 10 Days for Non-Payment - 30 Day Notice for all other Reasons
 Deductibles:
 3% Windstorm or Hail - \$2,500 All other Perils - Business Income 72 Hours

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 Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey, MI 49770	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
LOAN #			
AUTHORIZED REPRESENTATIVE 			