



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
01/24/2018

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: anneo@dmins.com	
AGENCY CUSTOMER ID #: 00001530	CODE: _____ SUB CODE: _____	
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	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL
COVERAGE / PERILS / FORMS			
Business Personal Property			
Tenants Improvements and Betterments			
Business Income and Extra Expense - 1/12 Monthly Limitation			
Spoilage			
		AMOUNT OF INSURANCE	DEDUCTIBLE
		\$205,000	REMARKS
		\$185,000	REMARKS
		\$250,000	REMARKS
		\$20,000	REMARKS

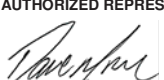
REMARKS (Including Special Conditions)

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	<input type="checkbox"/> LOSS PAYEE
	MORTGAGEE		
	LOAN #		
	AUTHORIZED REPRESENTATIVE 		
			BAO