





# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
6/5/2018

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 Hendersons Insurance Agency, Inc. 6548 Bright Ave Whittier, CA 90601		PHONE (A/C, No, Ext): (562) 698-9644	COMPANY Ohio Security Insurance Company	
FAX (A/C, No): (562) 696-7082	E-MAIL ADDRESS:			
CODE: AGENCY CUSTOMER ID #: SWEEFUN-01	SUB CODE: License # 0415724			
INSURED Sweet Fun, Inc. DBA: Kilwins 1380 Atlantic Drive NW Ste Atlanta, GA 14160	LOAN NUMBER	POLICY NUMBER BZS58601410		
	EFFECTIVE DATE 4/1/2018	EXPIRATION DATE 4/1/2019	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:				

## PROPERTY INFORMATION

LOCATION/DESCRIPTION  
Loc # 1, Bldg # 1, 1380 Atlantic Dr Nw Ste 14160, Atlanta, GA 30363-1145, Location 0001 Sublocation 001

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					
BI and PD occurrence Limit				\$2,000,000	
Aggregate Limit				\$4,000,000	
Medical expense (per person) Limit				\$15,000	
Loc # 1, Bldg # 1					
Spoilage				\$10,000	500
Business Income Actual Loss Sustained for 12 month period					
Business Personal Property; Special Form; Replacement Cost				\$500,000	500

## REMARKS (Including Special Conditions)

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	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN #		
	AUTHORIZED REPRESENTATIVE	<i>Ken Henderson</i>	

WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

This agreement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

Schedule

Kilwins Chocolates Franchise, Inc  
and Kilwin's Confections, Inc.,  
1050 Bay View Road, Petoskey, MI 49770

4/01/2019

58601410

002687

275

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

**(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)**

Endorsement Effective 04/01/2018 Endorsement No. 0002

Policy Effective Premium \$65.00

State

Policy No. XWS (19) 58 60 14 10

Insured SWEET FUN INC DBA: KILWINS

Insurance Company Ohio Security Insurance Company 1929

Countersigned by



WC 00 03 13  
(Ed. 4-84)

of 22

21

**Extension of POLICY INFORMATION PAGE ENDORSEMENT**

The following is an overflow area to the Policy Information Page Endorsement:

Effective 5/21/2018 the following form WC0003  
Waiver of Our Right to Recover from Others  
Endt  
for: Kilwins Chocolates Franchise Inc. and  
Kilwins  
Quality Confections Inc. Address: 1050 Bay  
View  
Road, Petoskey, MI 49770.

POLICY NUMBER:

BUSINESSOWNERS  
BP 79 48 01 07

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED - GRANTOR OF FRANCHISE**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

**SCHEDULE\***

**Name of Person or Organization:**

Kilwins Chocolates Franchise Inc  
Kilwins Quality Confections Inc  
1050 Bay View Road

PETOSKEY, MI 49770

---

---

Paragraph C. WHO IS AN INSURED in the Businessowners Coverage Form is amended to include as an insured the person(s) or organization(s) shown in the Schedule, but only with respect to their liability as grantor of a franchise to you.

---

---

\* Information required to complete this Schedule, if not shown on this Endorsement, will be shown in the Declarations.

of 8  
8

JA/01/2019

POLICY NUMBER:

BUSINESSOWNERS  
BP 04 97 01 06

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE\*

Name Of Person Or Organization:

Kilwins Chocolates Franchise Inc



Paragraph **K. Transfer Of Rights Of Recovery Against Others To Us** in **Section III - Common Policy Conditions** is amended by the addition of the following:

We waive any right of recovery we may have against the person or organization shown in the Schedule above because of payments we make for injury or damage arising out of your ongoing operations or "your work" done under a contract with that person or organization and included in the "products-completed operations hazard". This waiver applies only to the person or organization shown in the Schedule above.

\*Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

275  
of 8  
7