



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

7/22/2020

**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.**

<b>AGENCY</b> Olivier-VanDyk Insurance Agency 2780 44th Street SW Wyoming, MI 49519		<b>PHONE</b> (A/C. No. Ext): 616-454-0800	<b>COMPANY</b> The Hartford PO Box 2999 Hartford, CT 06104-2999	
<b>FAX</b> (A/C. No): 616-454-7100	<b>E-MAIL ADDRESS:</b> certificates@ovdinsurance.com			
<b>CODE:</b>	<b>SUB CODE:</b>			
<b>AGENCY CUSTOMER ID #:</b>		<b>LOAN NUMBER</b>		<b>POLICY NUMBER</b> 81SBAAH0G7D
<b>INSURED</b> Sweet Cents Investments, LLC 9903 Gulf Coast Main St, Ste 160 Fort Myers, FL 33913		<b>EFFECTIVE DATE</b> 07/19/2020	<b>EXPIRATION DATE</b> 07/19/2021	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
<b>THIS REPLACES PRIOR EVIDENCE DATED:</b>				

## PROPERTY INFORMATION

<b>LOCATION/DESCRIPTION</b> 9903 Gulf Coast Main St, For Myers, FL 33913
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	X	SPECIAL	AMOUNT OF INSURANCE		DEDUCTIBLE
						COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property						205,000		1,000
Tenants Improvements & Betterments						185,000		1,000
Business Income & Extra Expense - 12 month ALS								
Spoilage						10,000		
Wind Included								

<b>REMARKS (Including Special Conditions)</b> 30 Day Notice of Cancellation
--

<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
---

<b>ADDITIONAL INTEREST</b>							
<b>NAME AND ADDRESS</b>  Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI 49770	<table border="1"> <tr> <td> <input type="checkbox"/> ADDITIONAL INSURED  <input type="checkbox"/> MORTGAGEE         </td> <td> <input type="checkbox"/> LENDER'S LOSS PAYABLE  <input type="checkbox"/> LOSS PAYEE         </td> </tr> <tr> <td colspan="2"> <b>LOAN #</b> </td> </tr> <tr> <td colspan="2"> <b>AUTHORIZED REPRESENTATIVE</b> </td> </tr> </table>	<input type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> MORTGAGEE	<input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE	<b>LOAN #</b>		<b>AUTHORIZED REPRESENTATIVE</b>	
<input type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> MORTGAGEE	<input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE						
<b>LOAN #</b>							
<b>AUTHORIZED REPRESENTATIVE</b>							