



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/20/2018

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<br>Everett Financial Group LLC DBA Great Florida<br>8979 Park Blvd<br><br>Seminole FL 33777 | PHONE<br>(A/C. No. Ext): (727) 437-3200                           | COMPANY<br><br>International Catastrophe Insurance Managers, LLC (ICAT) |
| FAX<br>(A/C. No.): (727) 201-8960  | E-MAIL<br>ADDRESS: bee.everett@greatflorida.com                   |   |
| CODE:<br>AGENCY<br>CUSTOMER ID #:  | SUB CODE:   |   |
| INSURED<br>JLS-1 LLC<br>DBA KILWIN'S CHOCOLATE<br>160 Boardwalk Place E<br>Madeira Beach FL 33708  | LOAN NUMBER   | POLICY NUMBER<br>09-7590119112-S-01                                     |
|  | EFFECTIVE DATE<br>11/29/2018                                      | EXPIRATION DATE<br>11/29/2019   |
|  | <input type="checkbox"/> CONTINUED UNTIL<br>TERMINATED IF CHECKED |   |
| THIS REPLACES PRIOR EVIDENCE DATED:  |   |   |

## PROPERTY INFORMATION

|  |
|--|
| LOCATION/DESCRIPTION<br><br>160 BOARDWALK PLACE E<br>MADEIRA BEACH, FL 33708   |
| 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:  |                     | \$2,500    |
| Building Betterments & Improvements                     | \$185,000           |            |
| Busines Personal Property                               | \$205,000           |            |
| Spoilage due breakdown/contamination/power out          | \$10,000            |            |
| Replacement Cost Basis                                  |                     |            |
| Agreed Value with Coinsurance Suspended                 |                     |            |
| Special Coverage Form                                   |                     |            |
| 30 day Notice of Cancellation                           |                     |            |
| Loss of Business & Extra Expense- Actual Loss Sustained | \$750,639           | 72 Hour    |
| Wind & Hail Coverage on Betterment/BPP & BI/EE Coverage |                     | 3%         |

## 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<br><br>Kilwin's Chocolates Franchise, Inc<br>Kilwin's Quality Confections, Inc<br>1050 Bay View Road<br>Petoskey, MI 49770 | <input checked="" type="checkbox"/> ADDITIONAL INSURED | <input type="checkbox"/> LENDER'S LOSS PAYABLE | <input type="checkbox"/> LOSS PAYEE |
|   | <input type="checkbox"/> MORTGAGEE                     |  |                                     |
|   | LOAN #   |  |                                     |
| AUTHORIZED REPRESENTATIVE<br><br><i>Helena Everett</i>  |  |  |                                     |