



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
12/14/2017

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 MARLIN INSURANCE AGENCY, INC. 1138 WILLIAM FLOYD PKWY PO BOX 434 SHIRLEY NY 11967-0434		PHONE (A/C. No. Ext): (631) 281-6200	COMPANY Merchants Insurance Group Merchants Ins Group P.O. Box 78 Buffalo NY 14240	
FAX (A/C. No.): (631) 399-7905	E-MAIL ADDRESS: gary@marlinagency.com		LOAN NUMBER	
CODE: 42436	SUB CODE:		EFFECTIVE DATE 12/7/2017	EXPIRATION DATE 12/7/2018
AGENCY CUSTOMER ID #: 00004211		POLICY NUMBER BOPI088287		CONTINUED UNTIL TERMINATED IF CHECKED
INSURED Practical Murphy Inc Dba Kilwins Of Patchogue 74 East Main Street Patchogue NY 11772-3102		THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION Loc# 00001/Bldg# 00001 74 E Main St Patchogue, NY 11772-3102
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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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Premise:		
Building Betterments & Improvements	\$185,000	\$2,500
Business Personal Property	\$190,000	
Spoilage due to break down/ contamination/ power outage	\$25,000	
Replacement Cost Basis		
Special Coverage Form		
Loss of Business Income & Extra Expense-Actual Loss Sustained	12 months	72 hours
30 day notice of cancellation		

REMARKS (Including Special Conditions)

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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

Kilwins Chocolates Franchise Inc. & Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey, MI 49770	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN #	
AUTHORIZED REPRESENTATIVE Gary Carruthers Sr/RBG <i>Gary Carruthers</i>		