



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
4/26/2019

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 Gilsenan and Company LLC 213 E Ridgewood Avenue P.O. Box 785 Ridgewood NJ 07451-0785	PHONE FAC. NO., EXT.: (201) 445-1600	COMPANY Blackboard Insurance Company 120 Broadway 17th Floor New York NY 10271
FAX FAC. NO.: (201) 445-5343	EMAIL ADDRESS: john@gilsenaninsurance.com	
CODE: AGENCY CUSTOMER ID #: 00001318	SUB CODE:	
INSURED PDMC Enterprises, Inc. DBA: Kilwin's of Ridgewood 121 East Ridgewood Avenue Ridgewood NJ 07450	LOAN NUMBER	POLICY NUMBER HIBP-14315-01
PROPERTY INFORMATION LOCATION/DESCRIPTION 121 E Ridgewood Avenue, Ridgewood NJ 07450. Confection Store	EFFECTIVE DATE 4/23/2019	EXPIRATION DATE 4/23/2020
	THIS REPLACES PRIOR EVIDENCE DATED:	
		CONTINUED UNTIL <input type="checkbox"/> TERMINATED IF CHECKED

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 / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Premise: 121 E Ridgewood Avenue Ridgewood NJ 07450 Building Betterments & Improvements, Including Contents Spoilage Due to break down/cantamination/power outage Replacement Cost Basis Agreed Value with Coinsurance Suspended Special Coverage Form 30 Day Notice of Cancellation Loss of Business Income & Extra Expense-Actual Loss Sustained Betterments/BPP/BI/EE Coverage	\$392,500.00 50,000	1,000
REMARKS (Including Special Conditions)	12 Months	

**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 Patoskey, MI 49770	<table border="1"> <tr> <td>LOAN #</td> <td>MORTGAGE LOSS PAYEE</td> <td>ADDITIONAL INSURED Certificate holder</td> </tr> <tr> <td></td> <td></td> <td>X</td> </tr> </table>	LOAN #	MORTGAGE LOSS PAYEE	ADDITIONAL INSURED Certificate holder			X
LOAN #	MORTGAGE LOSS PAYEE	ADDITIONAL INSURED Certificate holder					
		X					
ACORD 27 (2009/12)	AUTHORIZED REPRESENTATIVE 						