



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
4/29/2019

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 ILP 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 CUSTOMERID#: 00001318	SUB CODE:	
INSURED PDMC Enterprises Inc, DBA: DBA: Kilwin's of Ridgewood 121 East Ridgewood Avenue Ridgewood NJ 07450	LOAN NUMBER	POLICY NUMBER HIBP-14315-02
	EFFECTIVE DATE 4/23/2020	EXPIRATION DATE 4/23/2021
	THIS REPLACES PRIOR EVIDENCE DATED:	
	CONTINUED UNTIL	TERMINATED IF CHECKED

### PROPERTY INFORMATION

LOCATION/DESCRIPTION  
121 East Ridgewood Avenue, Ridgewood NJ 07450

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
Premises: 121 East Ridgewood Avenue, Ridgewood NJ 07450	\$400,350.00	\$1,000
Building Betterments & Improvements, Including Contents Spoilage Due to break down/cantamination/power outage	\$50,000	
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		12 Months
Betterments/BPP/BI/EE Coverage		

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  
& Kilwin's Quality Confections Inc.  
1505 Bay View Road  
Betoskey, MI 49770

MORTGAGEE	ADDITIONAL INSURED
LOSS PAYEE	X Certificate holder
LOAN #	
AUTHORIZED REPRESENTATIVE	