

**EVIDENCE OF PROPERTY INSURANCE**

DATE (MM/DD/YYYY)

12/21/2017

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 KRA Insurance Agency, Inc. 871 Mountain Ave, PO Box 266 Springfield, NJ 07081 Steven H. Samansky	PHONE (A/C, No, Ext): 973-467-8850	COMPANY Selective InsCo of New England
FAX (A/C, No): 973-467-5641	E-MAIL ADDRESS:	
CODE: 01951	SUB CODE:	
AGENCY CUSTOMER ID #: KILWI-1		
INSURED Kilwins Westfield Larry Rogers 23 Shelley Road Springfield, NJ 07081	LOAN NUMBER	POLICY NUMBER S 2200739
	EFFECTIVE DATE 02/01/17	EXPIRATION DATE 02/01/18
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 64 South Street Morristown, NJ 07960	Ice Cream and Candy Store
---	---------------------------

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 02 Building 01 BUSINESS PERSONAL PROPERTY-Effective 12/21/17 Tenant Improvements Included in BPP Limit Spoilage Limit Spoilage Limit-Off Premises Power Failure Limit Replacement Cost - Special Form Business Income Flood (scheduled under DIC Section) Earthquake (included in BOP 10% deductible) ***SEE ATTACHED FOR ADDITIONAL COVERAGES***	390,000 25,000 Inc.in BPP ALS 380,000 300,000	1,000 1,000 12 Month 25,000

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 Kilwins Quality Confections In 1050 Bay View Road Petoskey, MI 49770	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	<input checked="" type="checkbox"/> CORPORATE FRANCHISE
	LOAN #	
	AUTHORIZED REPRESENTATIVE 	