



EBARRETT

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
1/30/2019

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 KRA Insurance Agency, Inc. 871 Mountain Avenue Springfield, NJ 07081		PHONE (A/C, No, Ext): (973) 467-8850	COMPANY Selective Fire & Casualty Ins	
FAX (A/C, No): (973) 467-5641		E-MAIL ADDRESS: Info@KRAinsurance.com		
CODE: 89077		SUB CODE:		
AGENCY CUSTOMER ID #: KILWWES-01		LOAN NUMBER		POLICY NUMBER S 2200739
INSURED d/b/a Kilwins Westfield Delightful Sensations, LLC 23 Shelley Road Springfield, NJ 07081		EFFECTIVE DATE 2/1/2019	EXPIRATION DATE 2/1/2020	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
Loc # 1, Bldg # 1, 9 Elm St., Westfield, NJ 07092, Ice Cream/Candy Store
Loc # 2, Bldg # 1, 64 South Street, Morristown, NJ 07960, Ice Cream/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	PERILS INSURED	BASIC	BROAD	SPECIAL	X	Replacement Cost	
						AMOUNT OF INSURANCE	DEDUCTIBLE
Loc # 1, Bldg # 1							
Business Personal Property including I&B, including theft						\$395,352	1,000
Spoilage Limit						\$25,000	1,000
Business Interruption - ALS FOR 12 MONTHS							
Flood						\$396,576	25,000
Earthquake						\$395,352	10.0000
Loc # 2, Bldg # 1							
Business Personal Property						\$397,800	1,000
Business Interruption - ALS FOR 12 MONTHS							
Spoilage Limit						\$25,000	
Flood						\$396,576	25,000
Earthquake						\$397,800	39,790

REMARKS (Including Special Conditions)

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	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE	X CORPORATE FRANCHISE	
LOAN #			
AUTHORIZED REPRESENTATIVE 			