



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
2/7/2020

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			
INSURED d/b/a Kilwins Westfield Delightful Sensations, LLC 23 Shelley Road Springfield, NJ 07081	LOAN NUMBER	POLICY NUMBER S 2200739	
	EFFECTIVE DATE 2/1/2020	EXPIRATION DATE 2/1/2021	<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
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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	PERILS INSURED					Replacement Cost	AMOUNT OF INSURANCE	DEDUCTIBLE
	PERILS INSURED	BASIC	BROAD	SPECIAL	X			
Loc # 1, Bldg # 1 Business Personal Property including I&B, including theft Spoilage Limit Business Interruption - ALS FOR 12 MONTHS Flood Earthquake					X	\$406,027 \$25,000 \$406,027 \$406,027	1,000 1,000 25,000 10.0000	
Loc # 2, Bldg # 1 Business Personal Property Business Interruption - ALS FOR 12 MONTHS Spoilage Limit Flood Earthquake					X	\$408,541 \$25,000 \$408,541 \$408,541	1,000 25,000 25,000 10.0000	

### 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

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 		