



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
2/8/2022

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 2/1/2022	EXPIRATION DATE 2/1/2023
	<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
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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

PERILS INSURED	BASIC	BROAD	SPECIAL	X	Replacement Cost	AMOUNT OF INSURANCE	DEDUCTIBLE
Loc # 1, Bldg # 1							
Business Personal Property including I&B, including theft						\$428,249	1,000
Spoilage Limit						\$25,000	1,000
Business Interruption - ALS FOR 12 MONTHS							
Flood						\$428,249	25,000
Earthquake						\$428,249	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 		