



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
11/07/2024

THIS EVIDENCE OF COMMERCIAL 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.

PRODUCER NAME, CONTACT PERSON AND ADDRESS Hecht Insurance Agency, Inc. 6006 SW 18th Street, Suite B-3 Boca Raton, FL 33433 Hecht Insurance Agency Inc.		PHONE (A/C, No, Ext): 561-391-9922	COMPANY NAME AND ADDRESS Scottsdale Insurance Company		NAIC NO: 41297
FAX (A/C, No): 561-391-9923	E-MAIL ADDRESS: bret@hechtagency.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
CODE: AGENCY CUSTOMER ID #: SUGAR-1	SUB CODE:		POLICY TYPE Property		
NAMED INSURED AND ADDRESS Sugar Madness, LLC Robert Kelly 809 E Las Olas Blvd Ft Lauderdale, FL 33301		LOAN NUMBER		POLICY NUMBER CPS7873603	
		EFFECTIVE DATE 09/28/2024	EXPIRATION DATE 09/28/2025	☐ CONTINUED UNTIL TERMINATED IF CHECKED	
ADDITIONAL NAMED INSURED(S)		THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) ☐ BUILDING OR ☒ BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION 809 E Las Olas Blvd Ft Lauderdale, FL 33301
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

COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$	390,000	DED:	1,000
	YES NO N/A		
☒ BUSINESS INCOME ☐ RENTAL VALUE	☒	If YES, LIMIT: 50,000	Actual Loss Sustained; # of months:
BLANKET COVERAGE	☒	If YES, indicate value(s) reported on property identified above: \$	
TERRORISM COVERAGE	☒	Attach Disclosure Notice / DEC	
IS THERE A TERRORISM-SPECIFIC EXCLUSION?			
IS DOMESTIC TERRORISM EXCLUDED?			
LIMITED FUNGUS COVERAGE	☒	If YES, LIMIT:	DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)	☒		
REPLACEMENT COST	☒		
AGREED VALUE	☒		
COINSURANCE	☒	If YES, 80 %	
EQUIPMENT BREAKDOWN (If Applicable)	☒	If YES, LIMIT:	DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		If YES, LIMIT:	DED:
- Demolition Costs		If YES, LIMIT:	DED:
- Incr. Cost of Construction		If YES, LIMIT:	DED:
EARTH MOVEMENT (If Applicable)	☒	If YES, LIMIT:	DED:
FLOOD (If Applicable)	☒	If YES, LIMIT:	DED:
WIND / HAIL INCL ☐ YES ☒ NO Subject to Different Provisions:	☒	If YES, LIMIT:	DED:
NAMED STORM INCL ☐ YES ☒ NO Subject to Different Provisions:	☒	If YES, LIMIT:	DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS	☒		

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

CONTRACT OF SALE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS Kilwins Chocolates Franchise Kilwins Quality Confections 1050 Bay View Road Petoskey, MI 49770			AUTHORIZED REPRESENTATIVE Hecht Insurance Agency Inc.