

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 11/02/2018

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. PHONE (A/C, No, Ext); 630-793-5303 COMPANY AGENCY NAIC# 25143 StateFarm KAYLA VEHSLAGE 477 FOREST AVE State Farm Fire and Casualty Company GLEN ELLYN, IL 60137 FAX (A/C, No): 630-686-1147 KAYLA.VEHSLAGE.YC46@STATEFA CODE: 13-6616 SUB CODE: AGENCY CUSTOMER ID #: POLICY NUMBER LOAN NUMBER INSURED 93-GN-J404-5 ST CHARLES SWEET SHOP INC EXPIRATION DATE EFFECTIVE DATE 132 S 1ST ST CONTINUED UNTIL TERMINATED IF CHECKED 10/01/2018 10/01/2019 ST CHARLES, IL 60174-2873 THIS REPLACES PRIOR EVIDENCE DATED: PROPERTY INFORMATION LOCATION/DESCRIPTION 132 S 1ST ST ST CHARLES, IL 60174 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. SPECIAL COVERAGE INFORMATION BROAD PERILS INSURED BASIC DEDUCTIBLE AMOUNT OF INSURANCE COVERAGE / PERILS / FORMS Preimise: 1000 00 185,000 **Building Betterments & Improvements** 205,000 1000.00 **Business Personal Property** 1000.00 15,0000 Spoilage due to breakdown/contamination/power out Replacement Cost Basis Agreed Value with Coinsurance Suspended Special Coverage Form 30 Day Notice of Cancellation Loss of Business Income & Extra Expense 12 MONTHS Actual Loss Sustained Flood Coverage - Required if located in Federally Designated Flood Plain Wind and Hail Coverage-Separate Policy if excluded on Betterment/BPP & BI/EE coverage **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 LOSS PAYEE ADDITIONAL INSURED LENDER'S LOSS PAYABLE NAME AND ADDRESS MORTGAGEE KILWINS CHOCOLATES FRANCHISE, INC. LOAN# KILWINS QUALITY CONFECTIONS INC. 1050 BAY VIEW ROAD AUTHORIZED REPRESENTATIVE MI 49770 **PETOSKEY**

ACORD 27 (2016/03)

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