# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 08/08/2023

**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**
Hughes Insurance Agency, Inc.
328 Bay Road
PO BOX 4630
Queensbury NY 12804

**PHONE (A/C, No, Ext):** (518) 793-3131
**FAX (A/C, No):** (518) 793-3121
**E-MAIL ADDRESS:**
**CODE:** 8801
**SUB CODE:**
**AGENCY CUSTOMER ID #:** 00016266

**COMPANY**
Tri-State Ins Co of Minnesota
One Acadia Commons
P.O. Box 9010
Westbrook ME 04098

**INSURED**
THE SARATOGA SWEET TOOTH, LLC
420 BROADWAY
SARATOGA SPRINGS NY 12866-2250

**LOAN NUMBER**

**POLICY NUMBER**
ADV5362712-15

**EFFECTIVE DATE** 08/01/2023
**EXPIRATION DATE** 08/01/2024
☐ CONTINUED UNTIL TERMINATED IF CHECKED

**THIS REPLACES PRIOR EVIDENCE DATED:**

## PROPERTY INFORMATION

**LOCATION/DESCRIPTION**
420 BROADWAY BLDG II
SARATOGA SPRINGS NY 12866
Loc# 00001/Bldg# 00001

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 ☐

| COVERAGE / PERILS / FORMS | AMOUNT OF INSURANCE | DEDUCTIBLE |
|---|---|---|
| Business Personal Property, Replacement Cost, Special form | 498,128 | 1,000 |
| Improv & Betterments, Replacement Cost, Special form | 25,000 | 1,000 |
| Business Income - Actual Loss Sustained - 12 months | | |
| Spoilage | 10,000 | 1,000 |

## REMARKS (Including Special Conditions)

30 Day Notice of Cancellation Applies

## 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 INC& KILWINS
QUALITY CONFECTIONS INC
1050 BAY VIEW ROAD
PETOSKEY MI 49770

☒ ADDITIONAL INSURED ☐ LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
☐ MORTGAGEE

LOAN #

**AUTHORIZED REPRESENTATIVE**
Linda M. Gobeli C.P.C.U.


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