



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
1/27/2023

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 John J. Clarke Insurance Inc Citizens Bank Building 1226 Main St, Ste 1 West Warwick RI 02893		PHONE (A/C, No, Ext): (401)821-7330	COMPANY United Ohio Insurance Company P.O. BOX 111 Bucyrus OH 44820-0111	
FAX (A/C, No): (401)821-7332	E-MAIL ADDRESS: stan@JJCinsurance.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: 00004483		LOAN NUMBER		POLICY NUMBER CPP003275702
INSURED The Sailor's Sweet Tooth, Inc, DBA: Kilwins 420 Broadway Saratoga Springs NY 12866		EFFECTIVE DATE 6/20/2022	EXPIRATION DATE 6/20/2023	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

### PROPERTY INFORMATION

LOCATION/DESCRIPTION Loc# 00002 359 Thames St Unit E Newport, RI 02840
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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	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property, Replacement Cost, Special form	205,000	1,000
Business Income, Replacement Cost, Special form	175,000	
Tenant Improvements & Betterments, Replacement Cost, Special form	185,000	1,000
Liability	1,000,000	

### REMARKS (Including Special Conditions)

Includes the premier restaurant property endorsement - Attached  
Includes a 5% Named Storm Deductible for this location

### 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. Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey, MI 49770	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
LOAN #		
AUTHORIZED REPRESENTATIVE Heidi Ferrara/HJF <i>Heidi Ferrara</i>		



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FAX (A.C. No.): (401)821-7332	E-MAIL ADDRESS: stan@JJCinsurance.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: 00004483		LOAN NUMBER		POLICY NUMBER CPP003275702
INSURED The Sailor's Sweet Tooth, Inc, DBA: Kilwins 420 Broadway Saratoga Springs NY 12866		EFFECTIVE DATE 6/20/2022	EXPIRATION DATE 6/20/2023	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

### PROPERTY INFORMATION

LOCATION/DESCRIPTION Loc# 00001/Bldg# 00001 262 Thames Street Newport, RI 02840
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### COVERAGE INFORMATION

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property, Replacement Cost, Special form	390,000	1,000
BI w/ Extra Expense, Replacement Cost, Special form	455,000	
Liability	1,000,000	

### REMARKS (Including Special Conditions)

Includes Premier Restaurant Property endorsement - Attached  
Includes a 2% Named Storm Deductible for this location

### 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 Kilwin's Quality Confections, Inc. 1050 Bay View Road Petoskey, MI 49770	MORTGAGEE	<input checked="" type="checkbox"/>	ADDITIONAL INSURED
	LOSS PAYEE	<input type="checkbox"/>	
	LOAN #		
AUTHORIZED REPRESENTATIVE Heidi Ferrara/HJF <i>Heidi Ferrara</i>			