



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
07/25/2017

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 The Morrison Agency 167 Church St. NE Concord, NC 28025		PHONE (A/C, No, Ext): (704) 706-2325	COMPANY Donegal	
FAX (A/C, No): (704) 782-2263		E-MAIL ADDRESS: hunter@morrisoninsagency.com		
CODE: AGENCY CUSTOMER ID #: KENNCON-01		SUB CODE:		
INSURED Kenney Consulting LLC 3014 Arbor Knoll Concord, NC 28025		LOAN NUMBER		POLICY NUMBER BOS8899445
		EFFECTIVE DATE 01/15/2017	EXPIRATION DATE 01/15/2018	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
Loc # 1, Bldg # 1, 16926 Birkdale Commons Pkwy, Huntersville, NC 28078, Location 1 Building 1

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	<input checked="" type="checkbox"/> SPECIAL
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COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Loc # 1, Bldg # 1 Personal Property improvements & betterments	\$440,000 \$450,000	1,000 1,000


REMARKS (Including Special Conditions)

Special Conditions:
LOSS OF BUSINESS INCOME AND EXTRA EXPENSE - ACTUAL LOSS SUSTAINED FOR 12 MONTHS - SEE ATTACHED
\$50,000 SPOILAGE COVERAGE - SEE ATTACHED

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 Cabarrus County Attn: Fair Po Box 707 Concord, NC 28026	ADDITIONAL INSURED <input type="checkbox"/> MORTGAGEE	LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE
	LOAN # AUTHORIZED REPRESENTATIVE 	



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COVERAGE INFORMATION

COVERAGE / PERILS / FORMS	PERILS INSURED					AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL				
BI and PD occurrence Limit					\$1,000,000		
Aggregate Limit					\$2,000,000		
Medical expense (per person) Limit					\$10,000		
Medical Payments Limit					\$10,000		
Loc # 1, Bldg # 1							
Personal Property					\$440,000	1,000	
improvements & betterments					\$450,000	1,000	

REMARKS (Including Special Conditions)

Special Conditions:
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\$50,000 SPOILAGE COVERAGE - SEE ATTACHED

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 Rd Petoskey, MI 49770	<input checked="" type="checkbox"/>	ADDITIONAL INSURED	<input type="checkbox"/>	LENDER'S LOSS PAYABLE	<input type="checkbox"/>	LOSS PAYEE
		MORTGAGEE				
LOAN #						
AUTHORIZED REPRESENTATIVE 						



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COVERAGE INFORMATION	PERILS INSURED				AMOUNT OF INSURANCE	DEDUCTIBLE
	PERILS INSURED	BASIC	BROAD	SPECIAL		
BI and PD occurrence Limit				\$1,000,000		
Aggregate Limit				\$2,000,000		
Medical expense (per person) Limit				\$10,000		
Medical Payments Limit				\$10,000		
Loc # 1, Bldg # 1						
Personal Property				\$440,000	1,000	
improvements & betterments				\$450,000	1,000	

REMARKS (Including Special Conditions)

Special Conditions:
LOSS OF BUSINESS INCOME AND EXTRA EXPENSE - ACTUAL LOSS SUSTAINED FOR 12 MONTHS - SEE ATTACHED

\$50,000 SPOILAGE COVERAGE - SEE ATTACHED

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 Town Of Cornelius North Carolina 21445 Catawba Ave Cornelius, NC 28031	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
LOAN #			
AUTHORIZED REPRESENTATIVE 			

MARIETTA, PENNSYLVANIA 17547-0302

POLICY NUMBER: BOS 8899445

**BOP PLUS PREFERRED COVERAGE LEVEL
SUPPLEMENTAL DECLARATIONS**

EACH COVERAGE SHOWN BELOW APPLIES SEPARATELY PER LOCATION. THE COVERAGES AND LIMITS PROVIDED ARE IN ADDITION TO AND WILL BE APPLIED IN EXCESS OF ANY OTHER LIMITS PROVIDED IN THIS POLICY FOR THE SAME COVERAGE.

Coverage	Limit(s) of Insurance
Property Coverages	
Accounts Receivable	\$50,000 Additional Limit of Insurance
Appurtenant Structures	\$50,000
Brands and Labels	Included in the Business Personal Property Limit of Insurance
Business Income - Newly Acquired Properties (90 days to report)	\$250,000
Business Income - Tenant Move Back Expenses	\$10,000
Business Income From Dependent Properties	\$25,000
Business Personal Property at Newly Acquired Or Constructed Premises (90 days to report)	\$250,000
Business Personal Property Limit - Seasonal Increase	35% of the applicable Business Personal Property Limit of Insurance
Civil Authority Coverage for 30 consecutive days with no waiting period	Included Subject to the Civil Authority Additional Coverage
Credit Card Slips	\$5,000
Deferred Payments	\$10,000
Employee Dishonesty	\$25,000 Additional Limit of Insurance
Extended Business Income 60 days	Included - Subject to the Business Income Additional Coverage
Fine Arts	\$15,000
Fire Department Service Charge	\$10,000
Fire Extinguishing Equipment Recharge	Actual Cost
Food Contamination	\$10,000
Food Contamination Business Income	\$10,000
Forgery and Alteration	\$15,000
Inventory And Appraisal	\$5,000
Lock and Key Replacement	\$2,500
Loss Payment on Merchandise Sold (Selling Price)	\$25,000
Money and Securities - Inside the Premises	\$25,000 Additional Limit of Insurance
Money and Securities - Outside the Premises	\$15,000 Additional Limit of Insurance
Money Orders and Counterfeit Paper Currency	\$5,000
Newly Acquired or Constructed Buildings (90 days to report)	\$250,000
Non-Owned Detached Trailers	\$5,000
Ordinance or Law Coverages - Coverage 1 - Coverage for Loss to the Undamaged Portion of the Building	Included within the applicable Building Limit of Insurance
Ordinance or Law Coverages - Coverage 2 - Demolition Cost Coverage and Coverage 3 - Increased Cost of Construction Coverage	\$100,000
Ordinance or Law Coverages - Coverage 2 - Demolition Cost Coverage and Coverage 3 - Increased Cost of Construction Coverage - Tenants Improvements & Betterments	\$25,000
Ordinance or Law Coverage - Increased Period of Restoration	\$25,000
Outdoor Property Fences, Radio and Television Antennas	\$10,000
Outdoor Property Trees, Shrubs and Plants	\$10,000
Outdoor Signs	\$10,000 Additional Limit of Insurance
Personal Effects	\$10,000
Pollutant Clean Up and Removal	\$15,000
Premises Boundary - Broadened to 1,000 Feet	Included within the applicable Property Coverage
Preservation of Property Up to 30 days	Included within the applicable Property Coverage
Spoilage	\$50,000

Amos Nicholas President

**BOP PLUS PREFERRED COVERAGE LEVEL
SUPPLEMENTAL DECLARATIONS (Continued)**

EACH COVERAGE SHOWN BELOW APPLIES SEPARATELY PER LOCATION. THE COVERAGES AND LIMITS PROVIDED ARE IN ADDITION TO AND WILL BE APPLIED IN EXCESS OF ANY OTHER LIMITS PROVIDED IN THIS POLICY FOR THE SAME COVERAGE.

Coverage	Limit(s) of Insurance
Tenant Lease Assessment	\$5,000
Tenant Leasehold Improvements	\$25,000
Tenants Exterior Building Glass	Included in the Business Personal Property Limit of Insurance
Utility Services Direct Damage	\$10,000
Utility Services Time Element (72 hour waiting period applies)	\$10,000
Valuable Papers and Records	\$25,000 Additional Limit of Insurance
Water Backup of Sewers or Drains	\$25,000
Liability Coverages	
Damage To Premises Rented To You Coverage (Tenant's Liability)	\$450,000 Additional Limit of Insurance

EACH COVERAGE SHOWN BELOW APPLIES TO THE ENTIRE POLICY AND IS THE MOST WE WILL PAY REGARDLESS OF THE NUMBER OF LOCATIONS INSURED. THE COVERAGES AND LIMITS PROVIDED ARE IN ADDITION TO AND WILL BE APPLIED IN EXCESS OF ANY OTHER LIMITS PROVIDED IN THIS POLICY FOR THE SAME COVERAGE.

Coverage	Limit(s) of Insurance
Property Coverages	
Arson, Theft or Vandalism Rewards	\$10,000
Computer Systems Coverage	
Computer Equipment	\$50,000
Data and Media	\$50,000
Property In Transit Or Otherwise Away From The Described Premises	\$25,000
Business Income	\$10,000
Installation Coverage	\$5,000
Personal Property Off Premises	\$20,000 Additional Limit of Insurance
Salespersons Samples	\$5,000
Liability Coverages	
Automatic Additional Insureds	Included within the Business Liability and Medical Expenses Coverage
Broadened Named Insured - Newly Acquired or Newly Formed Organizations	
Hired and Non-Owned Auto Liability	
Vendors as Insureds	
Volunteer Workers as Insureds	
Aggregate Limit of Insurance Per Location	Included Refer to the Liability and Medical Expenses Limits of Insurance.
Employment Practices Liability Defense Cost Reimbursement Coverage	\$5,000
Medical Expenses	\$5,000 Additional Limit of Insurance
Products / Completed Operations Aggregate Limit - Twice The Liability And Medical Expenses Limit	Included Refer to the Liability and Medical Expenses Limits of Insurance.
Supplementary Payments Bail Bonds	\$2,500
Supplementary Payments Loss of Earnings	\$500 per day
Waiver of Transfer of Rights of Recovery	Included within the Business Liability and Medical Expenses Coverage