



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 3/3/2021

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): (704) 706-2325 Central Insurance Companies The Morrison Agency 800 South Washington St 167 Church St. NE Concord, NC 28025 Van Wert, OH 45891 E-MAIL ADDRESS: hunter@morrisoninsagency.com FAX (A/C, No): (704) 782-2263 CODE SUB CODE AGENCY CUSTOMER ID #: KENNCON-01 **Kenney Consulting LLC** POLICY NUMBER INSURED LOAN NUMBER 3014 Arbor Knoll **CLP 8678743** Concord, NC 28025 FFFECTIVE DATE **EXPIRATION DATE** CONTINUED UNTIL TERMINATED IF CHECKED 1/15/2021 1/15/2022 THIS REPLACES PRIOR EVIDENCE DATED: 01/29/2020 PROPERTY INFORMATION LOCATION/DESCRIPTION Loc # 1, Bldg # 1, 16926 Birkdale Commons Pkwy, Huntersville, NC 28078, Candy Store 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** COVERAGE / PERILS / FORMS AMOUNT OF INSURANCE DEDUCTIBLE **Damage to Rented Premises Limit** \$300,000 **General Aggregate Limit** \$2,000,000 Medical Expenses - per person Limit \$5,000 Personal and Advertising Injury Limit \$1,000,000 **Products & Completed Operations - Aggregate Limit** \$2,000,000 **Products & Completed Operations - Each Occurrence Limit** \$1,000,000 Loc # 1, Bldg # 1 **Ordinary Payroll** 72 **Business Income/Extra Expense** Business Personal Property, Special (Including theft) \$440,000 1.000 **Business Income with Extra Expense** REMARKS (Including Special Conditions) Special Conditions: Loc 1 Bldg 1 Betterments & Improvements \$450,000 with a \$1000 deductible Loss of BI and EE - ALS 12 months \$50,000 spoilage coverage 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 Х ADDITIONAL INSURED LOSS PAYEE LENDER'S LOSS PAYABLE MORTGAGEE LOAN# Kilwins Chocolates Franchise Inc. & Kilwins Quality Confections Inc. 1050 Bay View Rd AUTHORIZED REPRESENTATIVE Petoskey, MI 49770