



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
01/18/2024

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 Street N Concord, NC 28025		PHONE (A/C, No, Ext): (704)706-2325	COMPANY Central Mutual Insurance Company	
FAX (A/C, No): (704)782-2263		E-MAIL ADDRESS: hunter@morrisoninsagency.com		
CODE: AGENCY CUSTOMER ID #: 00000479		SUB CODE:		
INSURED Kenney Consulting LLC 3014 Arbor Knl Concord, NC 28025-8060		LOAN NUMBER	POLICY NUMBER CLP 8678743	
		EFFECTIVE DATE 01/15/2024	EXPIRATION DATE 01/15/2025	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

### PROPERTY INFORMATION


LOCATION/DESCRIPTION  
Location 1: 16926 Birkdale Commons Parkway, Huntersville, NC 28078

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				AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL			
Personal Property of Insured (including stock) Business Income Including Rental Value Period of Restoration-365 days Payroll Excluded Waiting Period-72 hours Premiere Plus Endorsement (see attached for all coverage enhancements and additions)			<input checked="" type="checkbox"/>		\$492,000 Actual Loss Sustained	\$1,000

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 NAME AND ADDRESS Kilwins Chocolate Franchise Inc. & Kilwins Quality Confections Inc. 1050 Bay View Road Petoskey, MI 49770	<input checked="" type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE  <span style="float: right;">JHM</span>			

# Central Premier Plus®



The Central Premier Plus® Endorsement is specially designed for the business owner who is looking for protection against a wide range of exposures.

While it is impossible to protect against every loss, the Central Premier Plus® Endorsement provides broad protection in one simple, affordable policy.

## Additional Property Protection

The Central Premier Plus® offers a broad range of property related coverage. Blanket limits of \$25,000, ~~(\$50,000)~~ \$100,000 and \$250,000 are available and will apply separately at each premises listed on the policy. In the event of a covered loss, the blanket limit can be applied to one coverage or apportioned among any of the following coverages:

- Accounts Receivable
- Building Ordinance or Law
  - Coverage A, Loss to Undamaged Portion, included in building limit.
  - Coverage B, Demolition and Coverage C, Increased Cost of Construction, included in Premier Plus limit.
- Business Income and Extra Expense with Service Interruption (Maximum limit \$25,000)\*
- Business Income from Dependent Properties (Maximum limit \$25,000)\*
- Consequential Loss
- Crime
  - Employee Theft Incl ERISA (Maximum limit available is \$50,000)\*
  - Forgery or Alteration
  - Theft of Money and Securities
  - Computer and Funds Transfer Fraud (Maximum limit available is \$50,000)\*
  - Money Order and Counterfeit Money
  - Fraudulent Impersonation (Maximum limit \$25,000)\*
  - Telephone Toll Fraud (Maximum limit \$10,000)\*
- Disaster Rebuilding Expenses (Maximum limit available is \$100,000)\*
- Electronic Data
- Fine Arts
- Fire Department Service Charge (Maximum limit \$2,500)\*
- Fire Protective Devices
- Food Contamination (Maximum limit \$25,000)
- Inventory or Appraisal (Maximum limit \$25,000)
- Lessor's Additional Expenses (Maximum limit \$25,000)
- Lost Key Consequential Loss
- Non-Owned Detached Trailers

- Outdoor Fences (Maximum limit available is \$50,000)
- Outdoor Light Poles
- Outdoor Property (limited perils)
- Outdoor Signs
- Patterns, Molds, Model & Dies of Others (Maximum limit \$25,000)\*
- Personal Effects & Property of Others (Maximum limit \$10,000)\*
- Pollutant Clean Up and Removal
- Property Off Premises
- Property in Transit (Maximum limit \$50,000)\*
- Reward (Maximum limit \$25,000)
- Sewer and Drain Backup (Maximum limit \$25,000)
- Temperature-Humidity Change
- Valuable Papers and Records
- Valuable Papers and Records Storage Locations (Maximum limit \$25,000)\*

\* Higher limits require a separate endorsement & pricing.

In addition to the coverages listed above, the following policy changes have been made to provide even broader protection:

Brand and Label .....	Included
Business Personal Property	
– Seasonal Increases .....	25% of Personal Property Limit
Coinsurance Provision .....	Deleted
Collapse of Gutters and Downspouts (ice & snow) .....	Included
Expanded Premises .....	1,000 feet
Inflation Guard .....	Included
Tenant's Glass .....	Included
Newly Acquired Property	
Building .....	500,000
Your Business Personal Property .....	200,000
Period of Coverage .....	60 days after acquisition
Valuation (Special Provision)	
Manufacturer's Selling Price .....	Included
Patterns, Molds, Models & Dies .....	Included

The following are no longer included as Property Not Covered in the Building and Personal Property Coverage Form:

- Foundations of buildings, structures, machinery or boilers if their foundations are below:
  - (1) The lowest basement floor; or
  - (2) The surface of the ground, if there is no basement;
- Underground pipes, flues or drains

The Central Premier Plus® endorsement reduces the confusion of trying to select from the complicated optional coverages offered under most policies. The cost for additional coverages offered under the Central Premier Plus® endorsement is much less than if these coverages were purchased separately.

#### Additional Services

Every Central policy is backed by our Loss Control and Claims Services. Central's loss control consultants are available to help you protect your business and profits through safety and accident prevention activities designed to reduce and control hazards to people and property. However, if you should ever experience a claim, Central's Claims representatives will provide prompt, fair claims handling consistent with the size and complexity of the loss.

#### Questions?

Your agent is backed by a company with a reputation for prompt, friendly service. Please contact your agent with any questions regarding this coverage.

A (excellent) rating by A.M. Best Company



Trusted Choice® agencies are dedicated to you and are committed to treating you as a person, not a policy. To learn more about Trusted Choice®, visit [www.trustedchoice.com](http://www.trustedchoice.com).

Contact us today to learn more.



The Central Insurance Companies are comprised of Central Mutual Insurance Company and All America Insurance Company.

The coverages described here are in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

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