



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

3/10/2025

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 Arkansas Best Insurance 911 W Grand Ave Hot Springs National Park, AR 71913-3438	PHONE (A/C, No, Ext): 501-624-8888	COMPANY Allmerica Fin Benefit Ins Co
License#: 1652089		
FAX (A/C, No): 501-624-8893	E-MAIL ADDRESS: receptionist@abiinsuranceagency.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED Peggy's Chocolates & More LLC 154 Pecan Grove Rd Malvern AR 72104	LOAN NUMBER	POLICY NUMBER Z2TJ635155
	EFFECTIVE DATE 02/02/2025	EXPIRATION DATE 02/02/2026
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 264 Central Ave Hot Springs, AR 71901-3539 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	X	SPECIAL
COVERAGE / PERILS / FORMS				
Personal Property including Tenant's Improvements and Betterments - Replacement Cost	482,500	1,000		
Business Income and Extra Expense	ALS			
Spoilage	25,000	1,000		

REMARKS (Including Special Conditions)

Store:#143
Kilwins Chocolate Franchise, Inc. and Kilwin's Quality Confections, Inc. are included as additional insureds in respect to general liability and umbrella policies with a waiver of subrogation in regards to the GL, UMB, WC policies as required by written contract

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. 1050 Bay View Road Petoskey, MI 49770	ADDITIONAL INSURED MORTGAGEE	LENDER'S LOSS PAYABLE <input type="checkbox"/>	LOSS PAYEE <input type="checkbox"/>
LOAN #			
AUTHORIZED REPRESENTATIVE 			