



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

3/2/2026

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.

<b>AGENCY</b> Inszone Insurance Services, LLC 2721 Citrus Road, Suite A Rancho Cordova, CA 95742 License#: 0F82764		<b>PHONE (A/C. No. Ext):</b> 877-308-9663		<b>COMPANY</b> Allmerica Financial Benefit	
<b>FAX (A/C. No):</b> 916-400-2625		<b>E-MAIL ADDRESS:</b> certs@inszoneins.com			
<b>CODE:</b>		<b>SUB CODE:</b>			
<b>AGENCY CUSTOMER ID #:</b> PEGGCHO-01		<b>LOAN NUMBER</b>		<b>POLICY NUMBER</b> Z2TJ635155	
<b>INSURED</b> Peggy's Chocolates & More LLC 154 Pecan Grove Malvern, AR 72104-8757		<b>EFFECTIVE DATE</b> 02/02/2026		<b>EXPIRATION DATE</b> 02/02/2027	
				<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
<b>THIS REPLACES PRIOR EVIDENCE DATED:</b>					

## PROPERTY INFORMATION

**LOCATION/DESCRIPTION**  
 Loc #1, Bldg #1, 264 Central Ave., Hot Springs National Park, AR 71901-3539

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     SPECIAL

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property, Replacement Cost	\$511,500	\$1,000
Business Income with Extra Expense - ALS	12 months	
Windstorm or Hail	Included	\$2,500

## REMARKS (Including Special Conditions)

Verification Of Insurance

## 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

<b>NAME AND ADDRESS</b>  Kilwins Chocolate Franchise, Inc. 1050 Bay View Road Petoskey, MI 49770	<input type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE	LOAN #	
<b>AUTHORIZED REPRESENTATIVE</b> 			