



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

8/10/2026

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.

AGENCY Dax Gill Insurance Agency, LLC 4400 Bayou Blvd., Ste 41-C Pensacola FL 32503	PHONE (A/C, No, Ext): (850) 777-3090	COMPANY HARTFORD UNDERWRITERS INS CO
FAX (A/C, No):	E-MAIL ADDRESS: cynthias@daxgillinsurance.com	
CODE: 21213642	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED Gulf Coast Confections LLC Gulf Coast Confections Two LLC 4751 Main St F113 Orange Beach AL 36561-5862	LOAN NUMBER	POLICY NUMBER 21SBACD2R2V
	EFFECTIVE DATE 06/10/2026	EXPIRATION DATE 06/10/2027
		CONTINUED UNTIL TERMINATED IF CHECKED
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION

Location 3: 4751 Main St F113 Orange Beach, AL 36561
Location 4 : 4601 Main St B-104 Orange Beach, AL 36561

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
Location 3 : Business Personal Property Including Tennants betterments & Improvements	\$450,000	\$1,000
Location 4 : Business Personal Property Including Tennants betterments & Improvements	\$300,000	\$1,000
Business income -12 mths ALS		
Spoilage	\$25,000	
Wind Included		

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 Kilwin's Chocolates Franchise Inc Kilwins Quality Confections Inc 1050 Bay View Road Petoskey MI 49770	ADDITIONAL INSURED MORTGAGEE LOAN # AUTHORIZED REPRESENTATIVE <i>Cynthia Stamenkovich</i>	LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
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