



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
05/07/2020

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> KEVIN SEVIER, AGENT STATE FARM INSURANCE 301 BUCKWALTER PLACE BLVD BLUFFTON SC 29910		<b>PHONE (A/C, No, Ext):</b> 843-837-2886 <b>COMPANY</b> State Farm Fire and Casualty Company <b>NAIC #</b> 25143	
<b>FAX (A/C, No):</b> 843-837-2881 <b>CODE:</b> <b>AGENCY CUSTOMER ID #:</b> <b>INSURED</b> SCDLW, LLC DBA KILWINS CHOCOLATE FUDGE AND ICE CREAM 17 LANSMERE PLACE BLUFFTON SC 29910	<b>E-MAIL ADDRESS:</b> maria@kevinsevier.com <b>SUB CODE:</b>	<b>LOAN NUMBER</b>  <b>POLICY NUMBER</b> 99-B9-E150-3	<b>EFFECTIVE DATE</b> 04/17/2020 <b>EXPIRATION DATE</b> 04/17/2021 <input checked="" type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED <b>THIS REPLACES PRIOR EVIDENCE DATED:</b> 4/17/2019

### PROPERTY INFORMATION

**LOCATION/DESCRIPTION**  
 1414 FORDING ISLAND RD, STE 200, BLUFFTON SC 29910  
 FOOD SHOP POLICY

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
BUILDING BETTERMENTS & IMPROVEMENTS -REPLACEMENT COST COVERAGE	185,000	1000
BUSINESS PERSONAL PROPERTY-REPLACEMENT COST COVERAGE	290,300	1000
SPOILAGE DUE TO BREAKDOWN/CONTAMINATION/POWER OUTAGE	15,000	1000
BACK-UP OF SEWER OR DRAIN	25,000	1000
EQUIPMENT BREAKDOWN-REPLACEMENT COST COVERAGE	290,300	1000
30 DAY NOTICE OF CANCELLATION		
LOSS OF BUSINESS INCOME & EXTRA EXPENSE- ACTUAL LOSS SUSTAINED	12 MONTHS	1000
WIND AND HAIL COVERAGE INCLUDED	290,300	1000
FLOOD COVERAGE-EXCLUDED		
FOOD CONTAMINATION	10,000	1000

### REMARKS (Including Special Conditions)

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

<b>NAME AND ADDRESS</b> KILWINS CHOCOLATE FRANCHISE INC & KILWINS QUALITY CONFECTIONS INC 1050 BAY VIEW RD PETOSKEY MI 49770	<input checked="" type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> MORTGAGEE	<input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE
	<b>LOAN #</b>  <b>AUTHORIZED REPRESENTATIVE</b> 	

ACORD 27 (2016/03)

© 1993-2015 ACORD CORPORATION. All rights reserved.

The ACORD name and logo are registered marks of ACORD

1004363 142988.2 01-21-2016