



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
**JAN 8 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.

AGENCY WILSON INSURANCE SERVICES, INC. 3288 ROBINHOOD RD, STE 102 WINSTON SALEM NC 27106		PHONE (A/C, No., Ext): (336) 794-2810	COMPANY Twin City Fire Insurance Company	
FAX (A/C, No.): (336) 794-2811	E-MAIL ADDRESS:			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: 2510	INSURED Hummingbird Confections DBA Kilwin's 308-A Stratford Road Winston-Salem, NC 27103		LOAN NUMBER	POLICY NUMBER 22SBAVW8994
		EFFECTIVE DATE MAR 5 2020	EXPIRATION DATE MAR 5 2021	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

### PROPERTY INFORMATION

LOCATION/DESCRIPTION 308-A Stratford Road, Winston-Salem, NC 27103
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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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property	223,800	1,000
Tenant Improvements & Betterments	185,000	1,000
Business Income & Extra Expense-Actual Loss Sustained	12 Months	72 Hours
Blanket Limit of Insurance for Accounts Receivable, Computers & Media, Debris Removal, Personal Property of Others, Temperature Change, Valuable Papers & Records	150,000	1,000
Special Coverage Form, Replacement Cost Basis		
30 Day Notice of Cancellation		

REMARKS (Including Special Conditions)
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**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.

NAME AND ADDRESS Kilwins Chocolates Franchise Inc. & Kilwins Quality Confections Inc. 1050 Bay View Road Petoskey, MI 49770	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN #	
AUTHORIZED REPRESENTATIVE Fletcher P. Wilson <i>Fletcher P. Wilson</i>		