



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)

Aug 5 2026

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

PRODUCER NAME, CONTACT PERSON AND ADDRESS WILSON INSURANCE SERVICES, INC. 511 SHEPHERD STREET, STE 102 WINSTON SALEM NC 27103		PHONE (A/C, No, Ext): (336) 794-2810	COMPANY NAME AND ADDRESS Allmerica Financial Benefit Insurance Company		NAIC NO: 31534
FAX (A/C, No): (336) 794-2811	E-MAIL ADDRESS: Lyn@wilsonins.net		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
CODE:		SUB CODE:		POLICY TYPE	
AGENCY CUSTOMER ID #: 4728		LOAN NUMBER		POLICY NUMBER	
NAMED INSURED AND ADDRESS HUMMINGBIRD CONFECTIONS INC. DBA KILWINS 308-A STRATFORD ROAD WINSTON SALEM NC 27103		EFFECTIVE DATE Mar 5 2026		EXPIRATION DATE Mar 5 2027	☐ CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)		THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION (ACORD 101 may be attached is more space is required) ☐ BUILDING OR ☒ BUSINESS PERSONAL PROPERTY

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

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 ☒ 559300

COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$			DED: 1,000		
	YES	NO	N/A		
☒ BUSINESS INCOME ☐ RENTAL VALUE	X			If YES, LIMIT: ☒ Actual Loss Sustained; # of months: 12	
BLANKET COVERAGE				If YES, indicate value(s) reported on property identified above: \$	
TERRORISM COVERAGE				Attach Disclosure Notice / DEC	
IS THERE A TERRORISM-SPECIFIC EXCLUSION?					
IS DOMESTIC TERRORISM EXCLUDED?					
LIMITED FUNGUS COVERAGE				If YES, LIMIT: DED:	
FUNGUS EXCLUSION (If "YES", specify organization's form used)					
REPLACEMENT COST	X				
AGREED VALUE		X			
COINSURANCE				If YES, %	
EQUIPMENT BREAKDOWN (If Applicable)	X			If YES, LIMIT: DED:	
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg				If YES, LIMIT: DED:	
- Demolition Costs				If YES, LIMIT: DED:	
- Incr. Cost of Construction				If YES, LIMIT: DED:	
EARTH MOVEMENT (If Applicable)		X		If YES, LIMIT: DED:	
FLOOD (If Applicable)		X		If YES, LIMIT: DED:	
WIND / HAIL INCL ☒ YES ☐ NO Subject to Different Provisions:	X			If YES, LIMIT: DED: 1,000	
NAMED STORM INCL ☐ YES ☐ NO Subject to Different Provisions:				If YES, LIMIT: DED:	
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS					

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

MORTGAGE ☐	LENDERS LOSS PAYABLE ☐	LOSS PAYEE ☐	LENDER SERVICING AGENT NAME AND ADDRESS
CONTRACT OF SALE ☐			
NAME AND ADDRESS Kilwins Chocolates Franchise Inc. & Kilwins Quality Confections Inc. 1050 Bay View Road Petoskey, MI 49770			AUTHORIZED REPRESENTATIVE <i>Lyn Lord</i>

SUPPLEMENT TO EVIDENCE OF COMM PROPERTY INS # 16403

DATE
Aug 5 2026

REMARKS (Including Special Conditions)

Improvements/Betterments Limit: \$185,000/ \$1,000 Deductible

Small Commercial Silver Property Broadening Endorsement Applies: \$300,000 Blanket on select items

30 day Notice of Cancellation