



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

10/30/2025

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 Markey Insurance Group 2650 Holcomb Bridge Road Suite 740 Alpharetta GA 30022		PHONE (A/C, No, Ext): (770) 640-1232		COMPANY FIDELITY & GUAR INS CO	
FAX (A/C, No):		E-MAIL ADDRESS: david@markeyinsurance.com			
CODE: 0WM8650000		SUB CODE:			
AGENCY CUSTOMER ID #:					
INSURED Bridges Chocolatier LLC 529 Burton Dr Alpharetta GA 30009-2495		LOAN NUMBER		POLICY NUMBER BIP2Y877893	
		EFFECTIVE DATE 06/04/2025		EXPIRATION DATE 06/04/2026	
				☐ CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:					

PROPERTY INFORMATION

LOCATION/DESCRIPTION

2410 Commerce St
Alpharetta

GA 30009

LOC: 1 BLDG: 1 - SPECIALTY FOODS RETAILER Operation Description :

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
E-Business Interruption and Extra Expense		
Business Personal Property	514,106	
EBBIE	100,000	
Equipment Breakdown	100,000	
EDPDM	10,000	1,000
Windstorm, Hurricane, Typhoon, Tropical Cyclone		1,000
Commercial Condo Unit - Owners Loss Assessment		1,000
Valuable Papers	25,000	1,000
Accounts Receivable	25,000	
Limited Coverage for Fungus, wet or dry rot, and bacteria.	15,000	

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 Kilwins Chocolates Franchise Inc 1050 Bay View Rd Petoskey MI 49770	☐	ADDITIONAL INSURED	☐	LENDER'S LOSS PAYABLE	☒ LOSS PAYEE
	☐	MORTGAGEE			
	LOAN #				
	AUTHORIZED REPRESENTATIVE David Markey				

ADDITIONAL SUBJECTS OF INSURANCE

[illegible]