



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

06/25/2026

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 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	SUBCODE:	
AGENCY CUSTOMER ID #:		
INSURED Bridges Chocolatier LLC 529 Burton Dr Alpharetta GA 30009	LOAN NUMBER	POLICY NUMBER BIP2Y877893
	EFFECTIVE DATE 06/04/2026	EXPIRATION DATE 06/04/2027
		☐ CONTINUED UNTIL TERMINATED IF CHECKED

PROPERTY INFORMATION

LOCATION/DESCRIPTION 2410 Commerce St Alpharetta LOC: 1 BLDG: 1 - SPECIALTY FOODS RETAILER Operation Description : GA 30009
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				
E-Business Interruption and Extra Expense				
Business Personal Property				537,240
EBBIE				100,000
Equipment Breakdown				100,000
EDPDM				10,000
Windstorm, Hurricane, Typhoon, Tropical Cyclone				1,000
Commercial Condo Unit - Owners Loss Assessment				1,000
Valuable Papers				25,000
Accounts Receivable				25,000
Limited Coverage for Fungus, wet or dry rot, and bacteria.				15,000

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.

ADDITIONAL INTEREST

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