



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
03-22-2018

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 Road, Suite 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 #:		
INSURED Hummingbird Confections Inc. DBA Kilwin's 308-A Stratford Road Winston Salem NC 27103	LOAN NUMBER	POLICY NUMBER 22SBAVW8994
	EFFECTIVE DATE 03-05-2018	EXPIRATION DATE 03-05-2019
	<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
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	<input checked="" type="checkbox"/> SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property					205,000	1,000
Business Income and 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 Tenant Improvements and Betterments					185,000	1,000

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. & Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey MI 49770	<input type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> MORTGAGEE LOAN # AUTHORIZED REPRESENTATIVE <i>Fletcher P. Wilson</i>	<input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE