



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
06/26/2023

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 Turner, Wood, & Smith Agency, Inc. 1515 Community Way PO Box 1058 Gainesville GA 30503		PHONE (A/C, No, Ext): (770) 536-0161	COMPANY The Hartford Insurance P.O. Box 7247-0234 Philadelphia PA 19170-0234	
FAX (A/C, No): (770) 536-1283	E-MAIL ADDRESS: danae.smith@twsinsurance.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: 00019492		LOAN NUMBER		POLICY NUMBER 20SBAAH5M94
INSURED JMK Properties LLC, Copper Kettle Confections, LLC, DBA: Kilwins Chocolate, Fudge & Ice Cream 270 Apple Ridge 2 Dawsonville GA 30534		EFFECTIVE DATE 06/26/2023	EXPIRATION DATE 06/26/2024	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

### PROPERTY INFORMATION

LOCATION/DESCRIPTION 40 Public Square Dahlonega Loc# 00001/Bldg# 00001	GA 30533
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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

PERILS INSURED  BASIC  BROAD  SPECIAL  SPEC

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Building, Replacement Cost, SPEC	798,400	1,000
Business Personal Property, Replacement Cost, SPEC	228,300	1,000
Business Income w/ Extra Expense, Actual Loss Sustained, Special Form	12 months	
Spoilage due to break down/contamination/power outage	25,000	12 Hours
Wind and Hail coverage included		

### 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 Rd  Petoskey MI 49770	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE  <i>K. Danae Smith</i>			