



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

05/20/2026

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 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@twinsinsurance.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: 00019492		
INSURED JMK Properties LLC, Copper Kettle Confections, LLC DBA: Kilwins Chocolate, Fudge & Ice Cream 270 Apple Ridge 2 Dawsonville GA 30534	LOAN NUMBER	POLICY NUMBER 20SBAAH5M94
	EFFECTIVE DATE 06/26/2026	EXPIRATION DATE 06/26/2027
		☐ CONTINUED UNTIL TERMINATED IF CHECKED
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION

40 Public Square
Dahlonega

GA 30533

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

939,700

1,000

Business Personal Property, Replacement Cost, SPEC

268,700

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

MORTGAGEE

LENDER'S LOSS PAYABLE

LOSS PAYEE

LOAN #

AUTHORIZED REPRESENTATIVE