



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

2/26/2026

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 Olivier VanDyk Insurance Agency, Inc. 37 Ottawa Ave NW, Suite 400 Grand Rapids, MI 49503		PHONE (A/C, No, Ext): 616-454-0800	COMPANY The Hartford PO Box 2999 Hartford, CT 06104-2999	
FAX (A/C, No): 616-454-7100	E-MAIL ADDRESS: certificates.sbu@ovdinsurance.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #:		LOAN NUMBER		POLICY NUMBER 81SBAAB1044
INSURED L&M's Sweet Shoppe, LLC L&M's Sweet Shoppe 2, LLC 28202 Ridgecreek Cove Ln Fulshear TX 77441		EFFECTIVE DATE 02/26/2026	EXPIRATION DATE 02/26/2027	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
 Location 1: 10629 City Walk, Sugar Land, TX 77479
 Location 2: 5000 Katy Mills Circle, Ste 670, Katy, TX 77494
 Location 3: 23501 Cinco Ranch Blvd, F120, Katy, TX 77494

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				AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	X	SPECIAL		
COVERAGE / PERILS / FORMS						
Location 1: Business Personal Property					330,000	2,500
Location 1: Tenants Improvements & Betterments					185,000	2,500
Location 2: Business Personal Property					302,280	2,500
Location 2: Tenants Improvements & Betterments					185,000	2,500
Location 3: Business Personal Property					272,910	2,500
Location 3: Tenants Improvements & Betterments					185,000	2,500
Business Income & Extra Expense -12 Months ALS						
Spoilage - Included in \$150,000 blanket limit						
Wind Included						

REMARKS (Including Special Conditions)
 30 day notice of cancellation

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. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI 49770	<input type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE	LOAN #	
AUTHORIZED REPRESENTATIVE 			