



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

03/06/2020

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 Edwards Ins Agency, Inc. 4 East Lee Road Taylors SC 29687		PHONE (A/C, No, Ext): (864) 292-5502	COMPANY TWIN CITY FIRE INS CO	
FAX (A/C, No): (864) 292-6530	E-MAIL ADDRESS: tripp@edwardsinsurance.net			
CODE: AGENCY CUSTOMER ID #:		SUB CODE:		
INSURED Born Country LLC dba Kilwins Highlands P.O. BOX 1193 Highlands NC 28741-1193		LOAN NUMBER	POLICY NUMBER 22SBAAAC5823	
		EFFECTIVE DATE 02/20/2020	EXPIRATION DATE 02/20/2021	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION LOC#:1 Bldg#:1, 341 Main St, Highlands, NC 287418606
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	AMOUNT OF INSURANCE	DEDUCTIBLE
Location: 341 Main St., Highlands, NC 28741-8606		
Personal Property	\$209,000	\$1,000
Tenants I&B (Improvements and Betterments)	\$185,000	\$1,000
Backup-Sewers and Drains	\$25,000	\$1,000
Business Income and Extra Expense-Actual Loss Sustained	12 months	72 hours
Spoilage	\$10,000	\$1,000
30 Day Notice of Cancellation		

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