



EVIDENCE OF PROPERTY INSURANCE

Cert ID 2886

DATE (MM/DD/YYYY)

09/27/2019

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 DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Fuller Insurance LLC PO Box 1583 Santa Rosa Beac FL 32459	PHONE (A/C. No. Ext): (850) 622-5283	COMPANY Centauri Specialty Ins Co 5391 Lakewood Ranch Blvd Sarasota FL 34240
FAX (A/C. No.): (850) 895-3109	E-MAIL ADDRESS: chris@fuller.insure	
CODE: FL00145	SUB CODE:	
AGENCY CUSTOMER ID #: 2976		
INSURED Nola Conrad LLC dba Kilwins 625 Grand Blvd, Suite E102 Miramar Beach FL 32550	LOAN NUMBER	POLICY NUMBER BOP 0002257-00
	EFFECTIVE DATE 04/17/2019	EXPIRATION DATE 04/17/2020
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION [1] Loc: 1 Bldg: 1 625 Grand Blvd, Suite E102, Miramar Beach, FL 32550 [1] Loc: 1 Bldg: 1 625 Grand Blvd, Suite E102

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	X	SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE / PERILS / FORMS							
Loc: 1 Bldg: 1 - Bus Personal Property & BI/EE coverage combined							
Loc: 1 Bldg: 1 - Val: Replacement Cost - Coins: % Personal Property - Coverage Limit						385,000	1,000
Loc: 1 Bldg: 1 - Spoilage						25,000	
Loc: 1 Bldg: 1 - Utility Services						10,000	
Loc: 1 Bldg: 1 - Water Back-up and Sump Overflow						10,000	
Loc: 1 Bldg: 1 - Business Income and Extra Expense (12 months/\$300K max)						300,000	
Loc: 1 Bldg: 1 - Outdoor signs						5,000	
Loc: 1 Bldg: 1 - Equipment Breakdown						685,000	1,000
Loc: 1 Bldg: 1 - Windstorm/hail deductible							2%
Loc: 1 Bldg: 1 - Replacement Cost Basis							
Loc: 1 Bldg: 1 - Special Coverage Form							

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