



EVIDENCE OF PROPERTY INSURANCE

Cert ID 3232
 DATE (MM/DD/YYYY)
 07/21/2020

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 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 Beach FL 32459	PHONE (A/C, No, Ext): (850) 502-4260	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 93 Dune Lakes Circle Apt B209 Santa Rosa Beach FL 32459	LOAN NUMBER	POLICY NUMBER BOP 0002257-01
	EFFECTIVE DATE 04/17/2020	EXPIRATION DATE 04/17/2021
	<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

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 - Val: Replacement Cost - Coins: % Building - Coverage Limit:					385,000	1,000
Loc: 1 Bldg: 1 - Val: Replacement Cost - Coins: % Personal Property - Coverage Limit					25,000	
Loc: 1 Bldg: 1 - Spoilage					10,000	
Loc: 1 Bldg: 1 - Utility Services					10,000	
Loc: 1 Bldg: 1 - Water Back-up and Sump Overflow					300,000	
Loc: 1 Bldg: 1 - Business Income and Extra Expense (12 months/\$300K max)					5,000	
Loc: 1 Bldg: 1 - Outdoor signs					685,000	1,000
Loc: 1 Bldg: 1 - Equipment Breakdown						2%
Loc: 1 Bldg: 1 - Windstorm/hail deductible						
Loc: 1 Bldg: 1 - Replacement Cost Basis						
Loc: 1 Bldg: 1 - Special Coverage Form						

REMARKS (Including Special Conditions)

Kilwins Chocolates Franchise, Inc. and Kilwin's Quality Confections, Inc. are listed as Additional Insured on Primary and Non-Contributory basis with regards to General Liability, Automobile Liability, and Umbrella. Waiver of Subrogation with regards to Workers Compensation, General Liability, Automobile Liability, Umbrella in favor of Kilwins Chocolates Franchise, Inc. and Kilwin's Quality Confections, Inc.

30-day notice of cancellation and non-renewal applies

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	<input checked="" type="checkbox"/>	ADDITIONAL INSURED	<input type="checkbox"/>	LENDER'S LOSS PAYABLE	<input type="checkbox"/>	LOSS PAYEE
	<input type="checkbox"/>	MORTGAGEE	<input type="checkbox"/>			
	LOAN #					
	AUTHORIZED REPRESENTATIVE 					