



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

01/22/2025

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 Gracey-Backer Inc. 275 George Bush Boulevard Delray Beach FL 33444	PHONE (A/C, No, Ext): (561) 276-6055	COMPANY Midvale Indemnity Co 4601 Touchton Road E Ste 3400 Jacksonville FL 32246-6000
FAX (A/C, No): (561) 265-0034	E-MAIL ADDRESS: karen@gbifl.com	
CODE: 090178013	SUB CODE: 090178	
AGENCY CUSTOMER ID #: 00020013		
INSURED CM White Sand Sweets LLC 4142 LEGENDARY DR STE B106 Suite B106 Destin FL 32541	LOAN NUMBER	POLICY NUMBER BP00048468
	EFFECTIVE DATE 12/06/2024	EXPIRATION DATE 12/06/2025
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION

4142 LEGENDARY DR STE B106
Destin
Loc# 00001/Bldg# 00001

FL 32541

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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Personal Property, Replacement Cost, Special Form, Windstorm	405,600	5%
Personal Property, Replacement Cost, Special Form, Including Theft	405,600	1,000
Spoilage due to breakdown/contamination/power out	10,000	500
30 Day Notice of cancellation		
Loss of Business Income & Extra Expense-Actual loss sustained	12 months	72 hours

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 Kilwins Quality ConfectionsInc 1050 Bay View Rd Petoskey MI 49770-9006	ADDITIONAL INSURED MORTGAGEE <input checked="" type="checkbox"/>	LENDER'S LOSS PAYABLE Grantor	LOSS PAYEE
	LOAN #		
	AUTHORIZED REPRESENTATIVE Karen Liljedahl		