



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

1/22/2026

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.

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|--|--|---|
| 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 #: | | |
| INSURED Naples Confections, LLC 14725 Reserve Lane Naples FL 34109 | LOAN NUMBER | POLICY NUMBER 81SBMAF2JFG |
| | EFFECTIVE DATE 01/31/2026 | EXPIRATION DATE 01/31/2027 |
| | | <input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED |
| THIS REPLACES PRIOR EVIDENCE DATED: | | |

PROPERTY INFORMATION

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| LOCATION/DESCRIPTION 9106 Strada Place, Naples, FL 34108 |
| 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 |
|---|---------------------|------------|
| Business Personal Property including Tenants Improvements & Betterments | 390,000 | 2,500 |
| Business Income & Extra Expense | 195,000 | |
| Spoilage | 10,000 | |
| Wind Included | | |

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