



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

01/20/2026

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.

AGENCY Everett Financial Group, LLC dba GreatFlorida Insurance 101 150th Avenue 2nd Floor Madeira Beach FL 33708		PHONE (A/C, No, Ext): (727) 437-3200		COMPANY International Catastrophe Insurance Managers, LLC (ICAT)	
FAX (A/C, No):		E-MAIL ADDRESS: beth.burris@greatflorida.com			
CODE:		SUB CODE:			
AGENCY CUSTOMER ID #:					
INSURED JLS-1 LLC dba KILWIN'S CHOCOLATE 160 Boardwalk PL E Madeira Beach FL 33708		LOAN NUMBER		POLICY NUMBER 097590172240S04	
		EFFECTIVE DATE 12/27/2025		EXPIRATION DATE 12/27/2026	
				<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:					

PROPERTY INFORMATION

LOCATION/DESCRIPTION

160 Boardwalk Place E
Madeira Beach, FL 33708

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
Premises:		\$2,500
Building Betterments and Improvements	\$185,000	
Business Personal Property	\$205,000	
Spoilage due breakdown/ contamination/ power outage	\$25,000	
Replacement Cost Basis		
Agreed Value with Coinsurance Suspended		
Special Coverage Form		
30 day Notice of Cancellation		
Loss of Business & Extra Expense- Actual Loss Sustained	\$480,000	72 Hours
Wind & Hail Coverage on Betterment/BPP & BI/EE Coverage		10%

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 Kilwin's 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		
	LOAN #		
AUTHORIZED REPRESENTATIVE <i>Helena Everett</i>			