



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

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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.
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## ADDITIONAL INTEREST

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