



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

8/10/2026

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 Dax Gill Insurance Agency, LLC 4400 Bayou Blvd., Ste 41-C Pensacola FL 32503		PHONE (A/C, No, Ext): (850) 777-3090		COMPANY Westchester Chubb Citizens - Wind	
FAX (A/C, No):		E-MAIL ADDRESS: cynthias@daxgillinsurance.com			
CODE:		SUB CODE:			
AGENCY CUSTOMER ID #:					
INSURED PB Confections LLC dba Kilwins Pensacola Beach 400 QUIETWATER BEACH RD, Unit #2 PENSACOLA BEACH FL 32561-2036		LOAN NUMBER		POLICY NUMBER FSF1772812A 003 & 12559060	
		EFFECTIVE DATE 04/30/2026		EXPIRATION DATE 04/30/2027	
				☐ CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:					

PROPERTY INFORMATION

LOCATION/DESCRIPTION

400 Quietwater Beach Rd Unit #2
Pensacola Beach , FL 32561

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
Business Personal Property Including Tennants betterments & Improvements	\$400,000	\$2,500
Spoilage	\$25,000	
BI with extra Expense- 1/6 limitation	\$75,000	
Wind Deductible		3%

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 Kilwins Quality Confections Inc 1050 Bay View Road Petoskey MI 49770	☐ ADDITIONAL INSURED	☐ LENDER'S LOSS PAYABLE	☐ LOSS PAYEE
	☐ MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE <i>Cynthia Stamenkovich</i>			