



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
08/02/2023

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 Massey Insurance, Inc. 4270 River Oaks Dr Unit 1 Myrtle Beach, SC 29579	PHONE (A/C, No, Ext): (843)444-5602	COMPANY Main Street America PO Box 2300 Keene, NH 03431
FAX (A/C, No): (843)314-5399	E-MAIL ADDRESS: meg@massey-insurance.com	
CODE: 390774	SUB CODE:	
AGENCY CUSTOMER ID #: 00006000		
INSURED Christopher Feldman Jeanne Feldman 1316 Celebrity Cir Myrtle Beach, SC 29577-7460	LOAN NUMBER	POLICY NUMBER BPJ9009L
	EFFECTIVE DATE 12/01/2022	EXPIRATION DATE 12/01/2023
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION Location 2: 2101 N. Oak St. Myrtle Beach, SC 29577
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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	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE / PERILS / FORMS						
Building Betterments & Improvement					200,000	1,000
Business Personal Property					Included	500
Spoilage due to breakdown/contamination/power outage					25,000	0
Replacement Cost Basis					Yes	
Agreed Value with coinsurance suspended					RCV	
Special Coverage Form					Yes	
30 day notice of cancellation					applies	
Loss of business income & extra expense-actual loss sustained (Betterment/BPP/BI/EE/BP)					12 months	immediate
Flood Coverage-required if located in Federally designated flood plain					does not apply	
Wind and hail coverage- separated policy if excluded on					included	1,000

REMARKS (Including Special Conditions)

1. Additional Insured is on a primary & non-contributory basis for general liability, auto liability & umbrella
2. Waiver of subrogation for general liability, auto liability, umbrella & work comp applies (follows BOP)

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 Petosky, MI 49770	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	MORTGAGEE		
	LOAN #		
	AUTHORIZED REPRESENTATIVE	<i>Meg Perrino</i>	