



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/01/2025

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS 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): <b>(843)444-5602</b>	COMPANY
Massey Insurance, Inc. 4270 River Oaks Dr Unit 1 Myrtle Beach, SC 29579		Main Street America PO Box 2300 Keene, NH 03431
FAX (A/C. No): <b>(843)314-5399</b>	E-MAIL ADDRESS: <b>info@massey-insurance.com</b>	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: <b>00020295</b>		
INSURED	LOAN NUMBER <b>260521488</b>	POLICY NUMBER <b>BP00056743</b>
F Squared 2 LLC 2101 N. Oak St Myrtle Beach, SC 29577	EFFECTIVE DATE <b>12/01/2025</b>	EXPIRATION DATE <b>12/01/2026</b>
	CONTINUED UNTIL <input checked="" type="checkbox"/> TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

## PROPERTY INFORMATION

### LOCATION/DESCRIPTION

**Location: 2101 N. Oak St., Myrtle Beach SC 29577**

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
Building Betterments & Improvement						<b>430,260</b>	
Business Personal Property						Included	<b>500</b>
Spoilage due to breakdown/contamination/power outage						25,000	
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	
Flood Coverage-required if located in Federally designated flood plain						N/A	
Wind and hail coverage- separated policy if excluded on						Included	Immediate

## 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	<input checked="" type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petosky, MI 49770	<input checked="" type="checkbox"/> MORTGAGEE		
	LOAN #		
	<b>260521488</b>		
	AUTHORIZED REPRESENTATIVE		
	<b>Meg Perrino</b>		