



# 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 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: info@massey-insurance.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: 00020295				
INSURED F Squared 2 LLC 2101 N. Oak St Myrtle Beach, SC 29577		LOAN NUMBER 260521488	POLICY NUMBER BP00056743	
		EFFECTIVE DATE 12/01/2025	EXPIRATION DATE 12/01/2026	<input checked="" type="checkbox"/> CONTINUED UNTIL 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			
Building Betterments & Improvement			
Business Personal Property			
Spoilage due to breakdown/contamination/power outage			
Replacement Cost Basis			
Agreed Value with coinsurance suspended			
Special Coverage Form			
30 day notice of cancellation			
Loss of business income & extra expense-actual loss sustained (Betterment/BPP/BI/EE/BP)			
Flood Coverage-required if located in Federally designated flood plain			
Wind and hail coverage- separated policy if excluded on			
		AMOUNT OF INSURANCE	DEDUCTIBLE
		430,260	
		Included	500
		25,000	
		Yes	
		RCV	
		Yes	
		Applies	
		12 months	Immediate
		N/A	
		Included	

## 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	<input checked="" type="checkbox"/>	ADDITIONAL INSURED	<input type="checkbox"/>	LENDER'S LOSS PAYABLE	<input type="checkbox"/>	LOSS PAYEE
	<input checked="" type="checkbox"/>	MORTGAGEE	<input type="checkbox"/>			
	LOAN # 260521488					
	AUTHORIZED REPRESENTATIVE Meg Perrino					