



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

10/21/2021

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 Fuller Insurance LLC 4821 US Highway 98 Suite 103 Santa Rosa Beach FL 32459		PHONE (A/C, No, Ext): (850) 502-4260	COMPANY Centauri Speciality Ins Co 4081 Lakewood Ranch Blvd, Suite 200 Sarasota FL 32240	
FAX (A/C, No):	E-MAIL ADDRESS: chris@fullerinsurance.us			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #:				
INSURED James & Jones LLC 625 Grand Blvd Suite E-102 Miramar Beach FL 32550			LOAN NUMBER	POLICY NUMBER BOP 0003221-00
			EFFECTIVE DATE 05/18/2021	EXPIRATION DATE 05/18/2022
			<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION

Loc: 1 Bldg; 1 - 8 Georgetown Ave, Unit A, Rosemary Beach, FL 32461

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
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COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Loc: 1 Bldg: 1 - Building / BPP Coverage Limits		
Loc: 1 Bldg: 1 - Val: RC - Personal Property - Coverage	390,000	
Loc: 1 Bldg: 1 - Spoilage	20,000	
Loc: 1 Bldg: 1 - Utility Services	10,000	
Loc: 1 Bldg: 1 - Water Back-up and Sump Overflow	10,000	
Loc: 1 Bldg: 1 - Business Income and Extra Expense (12 months/\$300K max)	300,000	
Loc: 1 Bldg: 1 - Outdoor Signs	5,000	
Loc: 1 Bldg: 1 - Equipment Breakdown	690,000	
Loc: 1 Bldg: 1 - Sinkhole Coverage (10% DED)		
Loc: 1 Bldg: 1 - Replacement Cost Basis		

REMARKS (Including Special Conditions)

\$1,000 AOP DED

2% WIND DED

30-day notice of cancellation and non-renewal applies

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 Road Petoskey MI 49770	<input type="checkbox"/> ADDITIONAL INSURED	<input checked="" type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE <i>Chris Jayne</i>			