



THE HARTFORD
 BUSINESS SERVICE CENTER
 3600 WISEMAN BLVD
 SAN ANTONIO TX 78251

February 19, 2026

SP 01 000164 67469 H 2 ASNGLP



000154 1/2

KILWINS CHOCOLATE FRANCHISE
 1060 BAY VIEW RD
 PETOSKEY MI 49770-9008

Account Information:

Policy Holder Details :	Cloud 9 Confections, LLC
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Contact Us

Need Help?

Chat online or call us at

(866) 467-8730.

We're here Monday - Friday.

Enclosed please find a Evidence Of Property for the above referenced Policyholder. Please contact us if you have any questions or concerns.

Sincerely,

Your Hartford Service Team





EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
02/19/2026

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 PHONE (AO, NO, EXT): (866) 467-8730	COMPANY TWIN CITY FIRE INSURANCE COMPANY
THE PLEXUS GROUPE LLC/PHS 21805 W FIELD PARKWAY STE 300 DEER PARK IL 60010	
FAX (A/C, NO):	E-MAIL ADDRESS:
CODE: 83652345	SUB CODE:
AGENCY CUSTOMER ID #:	
INSURED CLOUD 9 CONFECTIONS, INC DBA KILWINS 16 W CAMPBELL ST ARLINGTON HEIGHTS IL 60005	LOAN NUMBER
	POLICY NUMBER 83 SBA AB0201
	EFFECTIVE DATE 05/01/2026
	EXPIRATION DATE 05/01/2027
	CONTINUED UNTILL TERMINATED IF CHECKED <input type="checkbox"/>
	THIS REPLACES PRIOR EVIDENCE DATED:

030154-22

PROPERTY INFORMATION
LOCATION/DESCRIPTION
Location: 1, Bulding: 1
Chocolate & Cocoa Products Manufacturing
16 W CAMPBELL ST
ARLINGTON HEIGHTS IL 60005-1408

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOT WITHSTANDING 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 COVERAGE/PERILS/FORMS	BASIC	BROAD	SPECIAL	X	AMOUNT OF INSURANCE	DEDUCTIBLE
						\$338,500.00	\$1,000.00
						\$250,000.00	

REMARKS (Including Special Conditions)
 PROPERTY DESCRIPTION: A FRANCHISE LOCATION RENTING A FIRST FLOOR COMMERCIAL SPACE. WE NEED TO ENSURE THE EVIDENCE OF PROPERTY INCLUDES: BPP MIN \$205,000 TIB MIN \$255K BI INC 12 MO ALS SPOILAGE MIN \$10K WIND INCLUDED

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 CHOCOLATE FRANCHISE 1050 BAY VIEW RD PETOSKEY MI 49770-9006	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	<input checked="" type="checkbox"/> LOSS PAYEE
	MORTGAGEE		
LOAN#			
AUTHORIZED REPRESENTATIVE <i>Susan S. Castaneda</i>			