



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10/03/2025

THIS EVIDENCE OF COMMERCIAL 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.

PRODUCER NAME, CONTACT PERSON AND ADDRESS Willis Towers Watson Northeast, Inc. c/o 26 Century Blvd P.O. Box 305191 Nashville, TN 372305191 USA		PHONE (A/C, No, Ext): 1-877-945-7378	COMPANY NAME AND ADDRESS Hanover Insurance Company 440 Lincoln St Worcester, MA 016530002		NAIC NO: 22292
FAX (A/C, No): 1-888-467-2378		E-MAIL ADDRESS: certificates@wtwco.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:		SUB CODE:		POLICY TYPE Commercial Property	
AGENCY CUSTOMER ID #:		LOAN NUMBER		POLICY NUMBER ZHY-H779781-04	
NAMED INSURED AND ADDRESS Kilwin's Quality Confections, LLC 1050 Bay View Road Petoskey, MI 49770		EFFECTIVE DATE 10/01/2025		EXPIRATION DATE 10/01/2026	☐ CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)		THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) ☒ BUILDING OR ☒ BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION

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	
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 29,289,128		DED: 25,000				
		YES	NO	N/A		
☒ BUSINESS INCOME ☐ RENTAL VALUE		☒			If YES, LIMIT: 9,756,900	☒ Actual Loss Sustained; # of months:
BLANKET COVERAGE		☒			If YES, indicate value(s) reported on property identified above: \$	
TERRORISM COVERAGE		☒			Attach Disclosure Notice / DEC	
IS THERE A TERRORISM-SPECIFIC EXCLUSION?			☒			
IS DOMESTIC TERRORISM EXCLUDED?						
LIMITED FUNGUS COVERAGE					If YES, LIMIT:	DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)						
REPLACEMENT COST		☒				
AGREED VALUE		☒				
COINSURANCE		☒			If YES, 100 %	
EQUIPMENT BREAKDOWN (If Applicable)		☒			If YES, LIMIT: \$100,000	DED: 25,000
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		☒			If YES, LIMIT: Included	DED:
- Demolition Costs		☒			If YES, LIMIT: 500,000	DED:
- Incr. Cost of Construction		☒			If YES, LIMIT: 500,000	DED:
EARTH MOVEMENT (If Applicable)					If YES, LIMIT:	DED:
FLOOD (If Applicable)					If YES, LIMIT:	DED:
WIND / HAIL INCL ☒ YES ☐ NO Subject to Different Provisions:		☒			If YES, LIMIT: Included	DED: 25,000
NAMED STORM INCL ☒ YES ☐ NO Subject to Different Provisions:		☒			If YES, LIMIT: Included	DED: 25,000
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS		☒				

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

CONTRACT OF SALE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS Kilwins Chocolates Franchsie, Inc. Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey, MI 49770			AUTHORIZED REPRESENTATIVE <i>Patricia A. Jony</i>

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ADDITIONAL REMARKS SCHEDULE

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AGENCY Willis Towers Watson Northeast, Inc.		NAMED INSURED Kilwin's Quality Confections, LLC 1050 Bay View Road Petoskey, MI 49770	
POLICY NUMBER See Page 1			
CARRIER See Page 1	NAIC CODE See Page 1	EFFECTIVE DATE: See Page 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 28 FORM TITLE: Evidence of Commercial Property

Blanket building limits applicable to all premises

Blanket building limit: \$19,178,688

Blanket personal property and business income limits apply to all premises except:

117 Commercial Blvd Lauderdale by the Sea, FL 33308

850 NW. 17th Ave. Delray Beach, FL 33445

Blanket Personal Property: \$10,110,440

Blanket Business Income: \$9,756,900

Stores Location:

- Sarasota, FL #18
- Lauderdale By the Sea, FL #56
- Sarasota Waterside Pl, FL #193