



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

08/07/2026

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 Kinghorn Insurance Agency of Beaufort 910 Carteret Street P.O. Box 1088 Beaufort SC 29901	PHONE (A/C, No, Ext): (843) 521-4000	COMPANY Midvale Indemnity Company P. O. Box 2300 Keene NH 03431
FAX (A/C, No): (843) 521-4004	E-MAIL ADDRESS: laiello@insurancebeaufort.com	
CODE: 390838013	SUB CODE: 390838	
AGENCY CUSTOMER ID #: 00039743		
INSURED MJ Scoops & Confections, LLC 32 WHITE HERON DR Beaufort SC 29907	LOAN NUMBER	POLICY NUMBER BP00067628
	EFFECTIVE DATE 03/03/2026	EXPIRATION DATE 03/03/2027
		☐ CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 808 BAY ST Beaufort Loc# 00001/Bldg# 00001	SC 29902
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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



Contents (Personal Property)

COVERAGE / PERILS / FORMS

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Personal Property, Contents (Personal Property)	\$430,260	\$1,000
Personal Property, Contents (Personal Property), Wind/ Hail		5%
Personal Property, Contents (Personal Property), Business Income (ALS)	Actual Loss Sustained	12 months
Personal Property, perishable stock, Spoilage	\$25,000	

REMARKS (Including Special Conditions)

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 Petoskey MI 49770	ADDITIONAL INSURED MORTGAGEE LOAN # AUTHORIZED REPRESENTATIVE <i>Laura R. Aiello</i>	LENDER'S LOSS PAYABLE LOSS PAYEE
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