



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

10/03/2025

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 COMPLETE INSURANCE SERVICE INC PO BOX 7430 CHESTNUT MOUNTAIN GA 30502	PHONE (A/C, No, Ext): 770-840-8744	COMPANY TRAVELERS INSURANCE
FAX (A/C, No):	E-MAIL ADDRESS:	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED GA CHOCOLATE AND ICE CREAM LLC PO BOX 1943 OAKWOOD GA 30566	LOAN NUMBER	POLICY NUMBER BIP1X536105
	EFFECTIVE DATE 9/20/2025	EXPIRATION DATE 9/20/2026
		☐ CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 106 SPRING ST UNIT 120 GAINESVILLE GA 30501
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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

COVERAGE / PERILS / FORMS

AMOUNT OF INSURANCE

DEDUCTIBLE

BUILDING BETTERMENTS AND IMPROVEMENTS COVERAGE INCL IN BPP COVERAGE
BUSINESS PERSONAL PROPERTY
SPOILAGE DUE TO BREAKDOWN CONTAMINATION
REPLACEMENT COST BASIS
AGREED VALUE WITH COINSURANCE
30 DAY NOTICE OF CANCELLATION
LOSS OF BUSINESS INCOME AND EXTRA EXPENSE
ACTUAL LOSS SUSTAINED

185,000

1000

429,975

1000

25,000

REPLACEMENT

INCLUDED

12 MONTH

72 HR WAIT

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 PETOSKEY MI 49770	ADDITIONAL INSURED MORTGAGEE	LENDER'S LOSS PAYABLE	LOSS PAYEE
	LOAN #		
	AUTHORIZED REPRESENTATIVE <i>Kim Summerow</i>		

Becky Hart

From: Kim Summerour <kim@cisquote.com>
Sent: Monday, October 6, 2025 10:41 AM
To: Becky Hart
Subject: RE: COI - unsecureit

Categories: Green Category

Yes, it is.

Kim Summerour **Complete Insurance Service Inc.**

Office Address: 1755 North Brown Rd, Suite 200, Lawrenceville, GA 30043 (by appointment only)

Mailing Address: PO Box 7430, Chestnut Mountain, GA 30502

www.completeinsurance.biz

Office (770) 840-8744 Fax (770) 441-9816

We Insure: Auto * Home * Business * Life * Health * Cycle * Boat * RV * And More

Travelers * Safeco * Progressive * Nationwide * Mercury * Chubb * Foremost * AAA * Lemonade * National General



From: Becky Hart <beckyh@ovdinsurance.com>
Sent: Friday, October 3, 2025 3:51 PM
To: Kim Summerour <kim@cisquote.com>
Subject: FW: COI - unsecureit

Hi Kim,
Can you confirm that wind coverage is included?

Thank you,

BECKY HART, CIC

Commercial Insurance

o / 616.200.3153

w / ovdinsurance.com

Trust | Tenacity | Client-Centric | Humility | Fun

Certificate Requests: [Certificates](#)

Submit Claim

From: Kim Summerour <kim@cisquote.com>
Sent: Friday, October 3, 2025 2:25 PM

To: Becky Hart <beckyh@ovdinsurance.com>

Subject: RE: COI - unsecureit

Please see attached.

Kim Summerour
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From: Becky Hart <beckyh@ovdinsurance.com>

Sent: Friday, October 3, 2025 1:29 PM

To: Kim Summerour <kim@cisquote.com>

Cc: Rob Zurburg <rzurburg@kilwinsfranchise.com>

Subject: RE: COI - unsecureit

Kilwins Franchise requires proof of more than the BPP. They need to see proof of spoilage, wind coverage, business income 12 months ALS, etc. Typically all of this is provided on a separate evidence of property. We have one on file from last year, just need updated dates to be current.

Thank you,

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w / ovdinsurance.com

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Certificate Requests: [Certificates](#)

Submit Claim

From: Kim Summerour <kim@cisquote.com>

Sent: Friday, October 3, 2025 1:25 PM

To: Becky Hart <beckyh@ovdinsurance.com>

Subject: RE: COI - unsecureit

The COI I sent yesterday has the BPP on it, and is considered the proof of insurance. So can you tell me why you would need this also?

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From: Becky Hart <beckyh@ovdinsurance.com>

Sent: Friday, October 3, 2025 12:25 PM

To: Kim Summerour <kim@cisquote.com>

Cc: Rob Zurburg <rzurburg@kilwinsfranchise.com>

Subject: RE: COI - unsecureit

Hi Kim,

Attached is a copy of the expired EOP we have on file. Can you provide an updated copy? Please also note on there that wind coverage is included.

Thank you,

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Certificate Requests: [Certificates](#)

Submit Claim

From: Kim Summerour <kim@cisquote.com>

Sent: Thursday, October 2, 2025 3:31 PM

To: Becky Hart <beckyh@ovdinsurance.com>

Subject: COI

REVISED.

Kim Summerour **Complete Insurance Service Inc.**

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From: Becky Hart <beckyh@ovdinsurance.com>

Sent: Thursday, October 2, 2025 3:23 PM

To: Kim Summerour <kim@cisquote.com>

Subject: RE: CIO - unsecureit

Hi Kim,

Looks like that's a liability certificate. We are also in need of an evidence of property.

Thank you,

BECKY HART, CIC

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Certificate Requests: [Certificates](#)

Submit Claim

From: Kim Summerour <kim@cisquote.com>

Sent: Thursday, October 2, 2025 3:19 PM

To: Becky Hart <beckyh@ovdinsurance.com>

Subject: RE: CIO - unsecureit

Importance: High

You don't often get email from kim@cisquote.com. [Learn why this is important](#)

Here you go!

Kim Summerour

Complete Insurance Service Inc.

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From: Becky Hart <beckyh@ovdinsurance.com>
Sent: Thursday, October 2, 2025 3:02 PM
To: Kim Summerour <kim@cisquote.com>
Subject: RE: CIO - unsecureit

Hi Kim,
This is for Kilwins as well.

Thank you,

BECKY HART, CIC
Commercial Insurance

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Certificate Requests: [Certificates](#)

Submit Claim

From: Kim Summerour <kim@cisquote.com>
Sent: Thursday, October 2, 2025 2:48 PM
To: Becky Hart <beckyh@ovdinsurance.com>
Subject: FW: CIO - unsecureit

You don't often get email from kim@cisquote.com. [Learn why this is important](#)

Becky,
Do you need a certificate with a different Certificate holder or one for Kilwins?

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From: Jeff Reid <ga.gainesville.236@kilwins.com>
Sent: Thursday, October 2, 2025 2:31 PM
To: Kim Summerour <kim@cisquote.com>
Subject: Fwd: CIO - unsecureit

See below can you update and send back to me?
Sent from my iPhone

Begin forwarded message:

From: Becky Hart <beckyh@ovdinsurance.com>
Date: October 2, 2025 at 2:17:56 PM EDT
To: ga.gainesville.236@kilwins.com
Cc: Rob Zurburg <rzurburg@kilwinsfranchise.com>
Subject: RE: CIO - unsecureit

Thank you Jeff. Can you also have your agent provide an updated evidence of property?

BECKY HART, CIC
Commercial Insurance

o / 616.200.3153
w / ovdinsurance.com

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Certificate Requests: [Certificates](#)



From: ga.gainesville.236@kilwins.com <ga.gainesville.236@kilwins.com>
Sent: Monday, September 29, 2025 4:45 PM
To: insurance@kilwinsfranchise.com
Subject: CIO

See attached updated CIO.

jeff

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Jeff Reid
President
Kilwins Gainesville
106 Spring Street Suite 120
Gainesville, GA 30501
Store: (678)696-5169

Mobile: (770)539-0274

