



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10/02/2026

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 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 09/20/2026		EXPIRATION DATE 09/20/2027		CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 106 SPRING ST UNIT 120 GAINESVILLE GA 30501
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	185,000	1000
BUSINESS PERSONAL PROPERTY	429,975	1000
SPOILAGE DUE TO BREAKDOWN CONTAMINATION	25,000	
REPLACEMENT COST BASIS	REPLACEMENT	
AGREED VALUE WITH COINSURANCE		
30 DAY NOTICE OF CANCELLATION	INCLUDED	
LOSS OF BUSINESS INCOME AND EXTRA EXPENSE	12 MONTH	72 HR WAIT
ACTUAL LOSS SUSTAINED		

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	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN #		
	AUTHORIZED REPRESENTATIVE <i>Kim Summerow</i>		