



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

06/19/2023

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 Gracey-Backer Inc. 275 George Bush Boulevard Delray Beach FL 33444		PHONE (A/C, No, Ext): (561) 276-6055	COMPANY biBerk (A Berkshire Hathaway Company) P O Box 800 Oak Ridge TN 37831	
FAX (A/C, No): (561) 265-0034	E-MAIL ADDRESS: karen@gbifl.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: 00024117				
INSURED CM Ventures, Inc & CM Destin Majestic LLC 266 Lee Road 185 Opelika AL 36804		LOAN NUMBER	POLICY NUMBER N9BP547499	
		EFFECTIVE DATE 06/17/2023	EXPIRATION DATE 06/17/2024	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

## PROPERTY INFORMATION

LOCATION/DESCRIPTION 1200 Scenic Gulf Drive Miramar Beach Loc# 00001	Unit C FL 32550
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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
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COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property	205,000	1,000
Building Betterments & Improvements	185,000	1,000
Spoilage due to break down/contamination/power outage	10,000	500
Replacement Cost Basis		
Agreed Value with Coinsurance Suspended		
Special Coverage Form		
30 day notice of cancellation		
Loss of Business Income & Extra Expense	100,000	24 hours
Wind and Hail Coverage		5%

## REMARKS (Including Special Conditions)

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## 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. & Kilwin's Quality Confections Inc. 1050 Bay View Road  Petoskey MI 49770	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE	<input checked="" type="checkbox"/> Franchiser	<input type="checkbox"/>
	LOAN #	AUTHORIZED REPRESENTATIVE  <i>Karen Liljedahl</i>	