



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

06/17/2025

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 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) 1314 Douglas St #1400 Omaha NE 68102
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 N9BP046665
	EFFECTIVE DATE 06/17/2025	EXPIRATION DATE 06/17/2026
		<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
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

Business Personal Property	230,761	1,000
Building Betterments & Improvements	185,000	1,000
Spoilage due to breakdown/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	106,606	24 hours
Wind and Hail Coverage		5%

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