



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

06/18/2026

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 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 N9BP290565
	EFFECTIVE DATE 06/17/2026	EXPIRATION DATE 06/17/2027
		☐ 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 ☐

COVERAGE / PERILS / FORMS

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property	264,021	1,000
Building betterments and 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 and extra expense	110,070	24 hours

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 MORTGAGEE ☒ LENDER'S LOSS PAYABLE Franchiser	LOSS PAYEE ☐
	LOAN #	
	AUTHORIZED REPRESENTATIVE Karen Liljedahl	

Becky Hart

From: Karen A. Liljedahl, CPIA <karen@gbfl.com>
Sent: Wednesday, September 16, 2026 4:15 PM
To: Becky Hart
Cc: Matthew Moore
Subject: RE: Updated Proofs of Insurance - unsecureit

Categories: Green Category

Hi Becky,

Yes, there is wind coverage with a 5% deductible.

Thanks,

Karen Liljedahl, CPIA

Account Executive - Commercial Department

www.graceybacker.com

275 George Bush Boulevard

Delray Beach, FL 33444

Tel: 561-404-5730

Tel: 800-272-6055

Fax: 561-265-0034

Please note that our office hours are Monday through Friday from 8:30 am – 4:30 pm.



GRACEY-BACKER, INC.

EST. 1925
INSURANCE

IMPORTANT NOTICE: For your protection, coverage cannot be bound or changed via voicemail, email, fax, or online via

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From: Becky Hart <beckyh@ovdinsurance.com>
Sent: Wednesday, September 16, 2026 4:12 PM
To: Karen A. Liljedahl, CPIA <karen@gbfl.com>
Cc: Matthew Moore <matt.moore@cmventuresinc.org>
Subject: RE: Updated Proofs of Insurance - unsecureit

Thank you! Can you confirm that wind is included on CM Ventures?

BECKY HART, CIC

Commercial Insurance

o / 616.200.3153

w / ovdinsurance.com

Thanks,

Karen Liljedahl, CPIA

Account Executive - Commercial Department

www.graceybacker.com

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Delray Beach, FL 33444

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From: Becky Hart <beckyh@ovdinsurance.com>

Sent: Wednesday, September 16, 2026 1:04 PM

To: Karen A. Liljedahl, CPIA <karen@gbfl.com>

Cc: Matthew Moore <matt.moore@cmventuresinc.org>

Subject: FW: Updated Proofs of Insurance - unsecureit

Hi Karen,

On CM Villages, can you add business income 12 months ALS and spoilage?

Can you provide proofs for Miramar Beach/CM Ventures?

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: Karen A. Liljedahl, CPIA <karen@gbfl.com>

275 George Bush Boulevard
Delray Beach, FL 33444
Tel: 561-404-5730
Tel: 800-272-6055
Fax: 561-265-0034

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From: Matthew Moore <Matt.Moore@cmventuresinc.org>
Sent: Wednesday, September 16, 2026 11:51 AM
To: Karen A. Liljedahl, CPIA <karen@gbifl.com>
Subject: Fwd: Updated Proofs of Insurance

Please provide this to Becky per below

----- Forwarded message -----

From: Becky Hart <beckyh@ovdinsurance.com>
Date: Wed, Sep 16, 2026 at 11:28 AM
Subject: Updated Proofs of Insurance
To: Matthew Moore <matt.moore@cmventuresinc.org>

Hi Matt,

When you have a moment, can you have your FL agent provide updated proofs for The Villages & Miramar Beach? Please

Thank you!



BECKY HART, CIC

Commercial Insurance

o / 616.200.3153

w / ovdinsurance.com

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