



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

8/10/2026

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 Dax Gill Insurance Agency, LLC 4400 Bayou Blvd., Ste 41-C Pensacola FL 32503	PHONE (A/C, No, Ext): (850) 777-3090	COMPANY LLOYDS OF LONDON Citizens Property
FAX (A/C, No):	E-MAIL ADDRESS: cynthias@daxgillinsurance.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED Pensacola Confections LLC dba Kilwins 40 South Palafox Street, Unit #101 PENSACOLA FL 32502-5626	LOAN NUMBER	POLICY NUMBER AMA-A0031376 & 15541444
	EFFECTIVE DATE 03/20/2026	EXPIRATION DATE 03/20/2027
		CONTINUED UNTIL TERMINATED IF CHECKED ☐
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION

40 South Palafox Street Unit 101
Pensacola FL 32502

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 Including Tennants betterments & Improvements	\$390,000	\$2,500
BI with extra Expense- 1/6 limitation	\$75,000	
Spoilage	\$10,000	
Wind Deductible		3%

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 Kilwin's Chocolate Franchise Inc Kilwin's Quality Confections Inc 1050 Bayview Road Petoskey MI 49770	ADDITIONAL INSURED MORTGAGEE LOAN # AUTHORIZED REPRESENTATIVE <i>Cynthia Stamenkovich</i>	LENDER'S LOSS PAYABLE LOSS PAYEE
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