



THE HARTFORD
BUSINESS SERVICE CENTER
3600 WISEMAN BLVD
SAN ANTONIO TX 78251

November 21, 2025

Kilwins Chocolate Franchise, Inc.
1050 BAY VIEW RD
PETOSKEY MI 49770

Account Information:

Policy Holder Details :	Open Barrel Inc DBA Kilwins
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Contact Us

Need Help?

Chat online or call us at
(866) 467-8730.

We're here Monday - Friday.

Enclosed please find a Evidence Of Property for the above referenced Policyholder. Please contact us if you have any questions or concerns.

Sincerely,

Your Hartford Service Team



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
11/21/2025

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 NORTHEAST AGENCIES INC/PHS PO BOX 661039 DALLAS TX 75266		PHONE (AC,NO, EXT): (866) 467-8730	COMPANY PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	
FAX (A/C, NO): CODE: 01210619	E-MAIL ADDRESS: SUB CODE:			
AGENCY CUSTOMER ID #:		LOAN NUMBER		POLICY NUMBER 01 SBA BU8RR1
INSURED OPEN BARREL INC 9945 BARKER CYPRESS RD STE 126 CYPRESS TX 77433-5318		EFFECTIVE DATE 08/10/2025	EXPIRATION DATE 08/10/2026	CONTINUED UNTILL TERMINATED IF CHECKED <input type="checkbox"/>
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION Location: 1 , Building: 1 Ice Cream Store 9945 Barker Cypress Rd 126 Houston TX 77433
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THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOT WITHSTANDING 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/PERILS/FORMS	PERILS INSURED	BASIC	BROAD	SPECIAL	X	AMOUNT OF INSURANCE	DEDUCTIBLE
	Location Level Coverages: Special Property Coverage Form including Theft Business Personal Property (BPP) - Replacement Cost Tenant Improvements and Betterments Spoilage						
Policy Coverages: Business Income and Extra Expense Equipment Breakdown Interruption of Computer Operations Newly Acquired or Constructed Property						ActualLossSustained \$10,000.00	12 months

REMARKS (Including Special Conditions)

Windstorm Included- 2% Deductible

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 CHOCOLATE FRANCHISE, INC. 1050 BAY VIEW RD PETOSKEY MI 49770	<input checked="" type="checkbox"/>	ADDITIONAL INSURED	<input type="checkbox"/>	LENDER'S LOSS PAYABLE	<input type="checkbox"/>	LOSS PAYEE
	<input type="checkbox"/>	MORTGAGEE				
LOAN#						
AUTHORIZED REPRESENTATIVE <i>Susan S. Castaneda</i>						