



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

8/5/2026

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 Olivier VanDyk Insurance Agency, Inc 37 Ottawa Ave NW, Suite 400 Grand Rapids, MI 49503-2627	PHONE (A/C, No, Ext): 616-454-0800	COMPANY Hartford Fire Insurance Company PO Box 2057 Kalispell, MT 59903-2057
License#: 0007645		
FAX (A/C, No): 616-454-7100	E-MAIL ADDRESS: certificates.sbu@ovdinsurance.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: OPENBAR-01		
INSURED Open Barrel Inc. 9945 Barker Cypress Rd, Ste 126 Cypress TX 77433		LOAN NUMBER
		POLICY NUMBER 22SBACE3YGZ
EFFECTIVE DATE 08/10/2026		EXPIRATION DATE 08/10/2027
		☐ CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION
Location 1: 9945 Barker Cypress Rd, Ste 126, Cypress, TX 77433
Location 2: 2118 Lamar St, Ste 101, Houston, TX 77003

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
Location 1: Business Personal Property Including Tenants Betterments & Improvements	404,000	5,000
Location 2: Business Personal Property Including Tenants Betterments & Improvements	455,000	5,000
Business Income - 12 months ALS		
Spoilage	10,000	
Wind Included		

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. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI United States	ADDITIONAL INSURED ☐	LENDER'S LOSS PAYABLE ☐	LOSS PAYEE ☐
	MORTGAGEE ☐		
	LOAN #		
AUTHORIZED REPRESENTATIVE 			