




EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
06/03/2025

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  Rob Cutting Insurance Agency Inc 432 Eastwood Rd Ste 100 Wilmington NC 28403	PHONE (A/C, No, Ext): 910-798-2460	COMPANY State Farm Fire and Casualty Company	NAIC # 25143
FAX (A/C, No): 910-798-2460	E-MAIL ADDRESS: rob@robcuttinginsurance.com		
CODE: 3306c3	SUB CODE:		
AGENCY CUSTOMER ID #:			
INSURED LEGENDAIRY TRIO INC PO Box 2219 Wilmington, NC 28402-2219	LOAN NUMBER	POLICY NUMBER 93-KH-8148-0	
	EFFECTIVE DATE 08/28/2024	EXPIRATION DATE 08/28/2026	<input checked="" type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION Ste 204 1474 Barclay Pointe Blvd, Wilmington, NC 28412-1122
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
Building Betterments & Improvements	\$359,000	2500.00
Business Personal Property	\$482,000	2500.00
Spoilage due to breakdown/contamination/power outage	15k on prem 5k off	1,000.00
Replacement cost basis		
Agreed value with Suspended Special Coverage Form		
Loss of business Income & Extra Expenses-Actual Loss sustained	12 months	
Betterments/Bpp & BI/EE coverage		

REMARKS (Including Special Conditions)

WIND COVERAGE is included on this policy Wind

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 Confectioners Inc 1050 Bay View Rd Petroskey, Mi 49770	<input checked="" type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> MORTGAGEE	LENDER'S LOSS PAYABLE <input type="checkbox"/>	LOSS PAYEE <input type="checkbox"/>
LOAN #			
AUTHORIZED REPRESENTATIVE 