



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
10/24/2023

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 The Morrison Agency 167 Church Street N Concord, NC 28025		PHONE (A/C. No. Ext.): (704)706-2325	COMPANY Central Mutual Insurance Company	
FAX (A/C. No.): (704)782-2263	E-MAIL ADDRESS: hunter@morrisoninsagency.com			
CODE: 6HZ01	SUB CODE:			
AGENCY CUSTOMER ID #: 00000287		LOAN NUMBER		POLICY NUMBER CLP 8984734
INSURED Mathieu Investments LLC c/o Donna Kenney 3014 Arbor Knl Concord, NC 28025-8060		EFFECTIVE DATE 10/30/2023	EXPIRATION DATE 10/30/2024	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

### PROPERTY INFORMATION

LOCATION/DESCRIPTION  
52 W Main Street  
Brevard, NC 28712


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	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE / PERILS / FORMS						
Property of Insured (including stock)					\$470,000	\$1,000
Spoilage due to breakdown/contamination/power out					\$25,000	\$1,000
Replacement Cost Basis						
Special Coverage Form						
30 Day Notice of Cancellation						
Loss of Business Income & Extra Expense - Actual Loss Sustained					12 months	72 hours

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 Chocolate Franchise Inc. & Kilwin's Quality Confections Inc. 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  JHM			

## Becky Hart

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**From:** nc.brevard.209@kilwins.com  
**Sent:** Tuesday, October 31, 2023 11:11 AM  
**To:** Becky Hart  
**Cc:** Ken Smith; Cross, Bob  
**Subject:** Re: FW: Brevard COI Commercial, Umbrella and Evidence Property insurance - unsecureit

**Categories:** Green Category

[You don't often get email from nc.brevard.209@kilwins.com. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification> ]

Yes it is covered

mn 2023-10-30 13:15, Becky Hart wrote:

> Thank you Donna. Can your agent confirm wind coverage is included?

>

> BECKY HART, CIC

> Commercial Insurance

>

> o / 616.200.3153

> w / ovdinsurance.com

>

> Certificate Requests Link: Certificates

>

>

> -----Original Message-----

> From: nc.brevard.209@kilwins.com <nc.brevard.209@kilwins.com>

> Sent: Tuesday, October 24, 2023 11:37 AM

> To: insurance@kilwinsfranchise.com; ksmith@kilwinsfranchise.com; John

> Mathieu Jr <mathieu.john@gmail.com>; John William Mathieu

> <johnmathieu1@gmail.com>

> Subject: Brevard COI Commercial, Umbrella and Evidence Property

> insurance

>

> See attached for Brevard NC store 209 insurance requirements.

>

> Transfer of ownership date is 10/30/2023.

>

> Thanks

> Donna Kenney

> 980.439.9120