



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

10/8/2025

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 Olivier VanDyk Insurance Agency, Inc 2780 44th St SW Wyoming, MI 49519	PHONE (A/C, No, Ext): 616-454-0800	COMPANY Citizens Ins Co Of Amer 808 North Highlander Way Howell, MI 48843
License#: 0007645		
FAX (A/C, No): 616-454-7100	E-MAIL ADDRESS: certificates.sbu@ovdinsurance.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED MAG's Dulce, LLC 1400 Jenks Carpenter Rd Cary NC 27519	LOAN NUMBER	POLICY NUMBER Z2IJ577299
	EFFECTIVE DATE 11/01/2025	EXPIRATION DATE 11/01/2026
	☐ CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION Location 1: 2004 Boulderstone Way, Cary, NC 27519 Location 2: 3308 Village Market Pl, Morrisville, NC 27560 Location 3: 200 Park At North Hills St, Raleigh, NC 27609 Location 4: 26 Battery Park Ave, Asheville, NC 28801
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	564,300	1,000
Location 2: Business Personal Property Including Tenants Betterments & Improvements	564,300	1,000
Location 3: Business Personal Property Including Tenants Betterments & Improvements	564,300	1,000
Location 4: Business Personal Property including Tenants Improvements & Betterments	564,300	1,000
Business Income & Extra Expense - 12 month ALS		
Spoilage	25,000	
Wind Included		

REMARKS (Including Special Conditions)

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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 49770	ADDITIONAL INSURED MORTGAGEE LOAN #	LENDER'S LOSS PAYABLE LOSS PAYEE
AUTHORIZED REPRESENTATIVE 		