



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
02/10/2026

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  State Farm- Mike Epping Agency 801 Bridge St. Charlevoix, MI 49720	PHONE (A/C, No, Ext): 231-237-4454	COMPANY State Farm Fire and Casualty Company	NAIC # 25143
FAX (A/C, No): 231-256-1248	E-MAIL ADDRESS: mike.epping.ul4w@statefarm.com		
CODE: AGENCY CUSTOMER ID #:	SUB CODE:		
INSURED CSOKOLADE OF BOYNE LLC 102 WATER ST BOYNE CITY, MI 49712	LOAN NUMBER	POLICY NUMBER 92G2A3325	
	EFFECTIVE DATE 02/20/2024	EXPIRATION DATE 02/20/2027	☐ CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION
KILWINS FRANCHISE
102 WATER ST
BOYNE CITY, MI 49712

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
BUSINESS PERSONAL PROPERTY	\$390,000	\$1,000
Loss Of Income And Extra Expense- ACTUAL LOSS SUSTAINED	12 MONTHS	72 HOURS
SIGNS	\$10,000	\$1,000
FOOD CONTAMINATION	\$10,000	\$1,000

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. & Kilwin's Quality Confections Inc. 1050 Bay View Road PETOSKEY, MI 49770	☒ ADDITIONAL INSURED MORTGAGEE LOAN # AUTHORIZED REPRESENTATIVE 	☐ LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
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