



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

3/18/2026

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		PHONE (A/C, No, Ext): 616-454-0800	COMPANY The Hartford PO Box 2999 Hartford, CT 06104-2999	
FAX (A/C, No): 616-454-7100		E-MAIL ADDRESS: certificates.sbu@ovdinsurance.com		
License#: 0007645				
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #:				
INSURED S&W Solutions, LLC 254 Bluffview Dr Arab AL 35016		LOAN NUMBER	POLICY NUMBER 81SBABE6H1T	
		EFFECTIVE DATE 04/01/2026	EXPIRATION DATE 04/01/2027	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 2485 Paddle Wheel Dr, Guntersville, AL 35976
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				AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	X	SPECIAL		
COVERAGE / PERILS / FORMS Business Personal Property Including Tenants Betterments & Improvements Business Income - 12 months ALS Spoilage - included in \$500,000 blanket limit Wind Included			X		520,300	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	<input type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE
Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI 49770	LOAN # AUTHORIZED REPRESENTATIVE 