



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

4/16/2026

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.

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|---|--|--|---|--|
| 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 Citizens Ins Co Of Amer 808 North Highlander Way Howell, MI 48843 | |
| FAX (A/C, No): 616-454-7100 | | E-MAIL ADDRESS: certificates.sbu@ovdinsurance.com | | |
| CODE: | | SUB CODE: | | |
| AGENCY CUSTOMER ID #: | | License#: 0007645 | | |
| INSURED StarBright, LLC 2810 Highland Pass Alpharetta GA 30004 | | LOAN NUMBER | | POLICY NUMBER Z21J712531 |
| | | EFFECTIVE DATE 05/03/2026 | EXPIRATION DATE 05/03/2027 | <input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED |
| THIS REPLACES PRIOR EVIDENCE DATED: | | | | |

PROPERTY INFORMATION

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| LOCATION/DESCRIPTION 1210 Temple Dr, Ste 200A, Sugar Hill, GA 30518 |
| 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 X SPECIAL

| COVERAGE / PERILS / FORMS | AMOUNT OF INSURANCE | DEDUCTIBLE |
|---|---------------------|------------|
| Business Personal Property Including Tenants Betterments & Improvements Business Income - 12 months ALS Spoilage - Included in \$500,000 blanket limit Wind Included | 446,500 | 1,000 |


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 | <input type="checkbox"/> ADDITIONAL INSURED | <input type="checkbox"/> LENDER'S LOSS PAYABLE | <input type="checkbox"/> LOSS PAYEE |
| | <input type="checkbox"/> MORTGAGEE | LOAN # | |
| AUTHORIZED REPRESENTATIVE  | | | |