



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

09/05/2025

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 Edwards Ins Agency, Inc. 4 East Lee Road Taylors SC 29687	PHONE (A/C, No, Ext): (864) 292-5502	COMPANY Property & Cas Ins Co Of Hartford
FAX (A/C, No): (864) 292-6530	E-MAIL ADDRESS: tripp@edwardsinsurance.net	
CODE: AGENCY CUSTOMER ID #:	SUB CODE:	
INSURED O'Hara Southern Style LLC dba Kilwins King Street 987 Mikell Dr Charleston SC 29412-5000	LOAN NUMBER	POLICY NUMBER 22SBABJ2ZGF
	EFFECTIVE DATE 07/30/2025	EXPIRATION DATE 07/30/2026
	☐ CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION

481 King Street, Suite A
Charleston, SC 29403-6231

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-Special Including Theft	\$294,300	\$1,000
Tenants I&B (Improvements and Betterments)	\$250,000	\$1,000
Business Income and Extra Expense	Actual Loss Sustained	12 Months
Spoilage	\$50,000	\$1,000

REMARKS (Including Special Conditions)

Policy Provides Coverage for Wind subject to All Peril Deductible of \$1,000.

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 Road Petoskey MI 49770	☒ ADDITIONAL INSURED ☐ MORTGAGEE LOAN # AUTHORIZED REPRESENTATIVE 	LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
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