



THE HARTFORD
BUSINESS SERVICE CENTER
3600 WISEMAN BLVD
SAN ANTONIO TX 78251

May 15, 2026

Kilwins Chocolates Franchise Inc
& Kilwins Quality Confections Inc
1050 BAY VIEW RD
PETOSKEY MI 49770

Account Information:

Policy Holder Details :	Old Dirt Hill, LLC
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Contact Us

Need Help?

Chat online or call us at

(866) 467-8730.

We're here Monday - Friday.

Enclosed please find a Evidence Of Property for the above referenced Policyholder. Please contact us if you have any questions or concerns.

Sincerely,

Your Hartford Service Team



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
05/15/2026

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 NUTMEG INS AGENCY INC/PHS 8711 UNIVERSITY DRIVE EAST CHARLOTTE NC 28213	PHONE (AC,NO, EXT): (888) 925-3137	COMPANY PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	
FAX (A/C, NO): CODE: 76210775	E-MAIL ADDRESS: SUB CODE:		
AGENCY CUSTOMER ID #:			
INSURED OLD DIRT HILL, LLC 721 CAROLINE ST FREDERICKSBURG VA 22401-5961	LOAN NUMBER	POLICY NUMBER 76 SBW BY4FB5	
	EFFECTIVE DATE 01/16/2026	EXPIRATION DATE 01/16/2027	CONTINUED UNTILL TERMINATED IF CHECKED ☐
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION

Location: 1 , Building: 1

Candy or Confectionery Store with Cooking

721 CAROLINE ST

FREDERICKSBURG VA 22401-5961

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOT WITHSTANDING 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	X	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE/PERILS/FORMS						
Location Level Coverages:						
Special Property Coverage Form including Theft ,Wind, Hail						
Business Personal Property (BPP) - Replacement Cost					\$250,000.00	\$2,500.00
Tenant Improvements and Betterments					\$185,000.00	\$2,500.00
Spoilage					\$50,000.00	\$2,500.00
Policy Coverages:						
Business Income and Extra Expense					ALS	\$2,500.00
Equipment Breakdown						
Interruption of Computer Operations					\$25,000.00	
Back-up of Sewers and Drains Coverage					Included in BPP	

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	LENDER'S LOSS PAYABLE	LOSS PAYEE
LOAN#			
AUTHORIZED REPRESENTATIVE <i>Susan L. Castaneda</i>			