



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

08/08/2025

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 Lemon Mohler Insurance Agency 11240 Highway 49 Suite D Gulfport MS 39503	PHONE (A/C, No, Ext): (228) 832-1139	COMPANY United Specialty Insurance Company 3000 Riverchase Galleria Suite 700 Birmingham AL 35244-2328
FAX (A/C, No): (228) 832-0196	E-MAIL ADDRESS: certificates@lemonmohler.com	
CODE: PAS - SMIG05	SUB CODE:	
AGENCY CUSTOMER ID #: 00057875		
INSURED Sugarman Confections LLC dba Kilwins Ice Cream - Chocolate - Fudge 140 Saltmeadow Circle Ocean Springs MS 39564	LOAN NUMBER	POLICY NUMBER 202500948101
	EFFECTIVE DATE 08/01/2025	EXPIRATION DATE 08/01/2026
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION 711 Washington Ave Ocean Springs Loc# 00001/Bldg# 00001	MS 39564
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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
Tenant Improvements & Betterments, Replacement Cost, Special form	185,000	2,500
Business Personal Property, Replacement Cost, Special form	205,000	2,500
BI w/ Extra Expense and Rental Value, Actual Loss Sustained, Special form	250,000	72 Hours
Spoilage due to Contamination	Included	
Spoilage due to Equipment Breakdown/Power Outage - Max Limit	250,000	
Named Storm Deductible Applies		2.00%
All Other Windstorm/Hail Deductible Applies		25,000

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	ADDITIONAL INSURED MORTGAGEE	LENDER'S LOSS PAYABLE LOSS PAYEE
	LOAN #	
	AUTHORIZED REPRESENTATIVE 	