



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

8/5/2026

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 Sterling Seacrest Pritchard, Inc. 120 Riverview Dr. Suite 200 Savannah, GA 31404	PHONE (A/C, No, Ext): 912-544-1900	COMPANY Property and Casualty Insurance Company of Hartford
License#: 70726		
FAX (A/C, No):	E-MAIL ADDRESS:	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: EXTOPRO-01		
INSURED Savannah Bird Girl Sweets LLC 205 W Congress St Savannah GA 31401-2509	LOAN NUMBER	POLICY NUMBER 20 SBM BY2BFK
	EFFECTIVE DATE 05/07/2026	EXPIRATION DATE 05/07/2027
	☐ CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 205 W Congress St Savannah, GA 31401
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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Tenants Improvements & Betterments - Replacement Cost - 80% Coinsurance	800,000	5,000
Business Personal Property - Replacement Cost - 80% Coinsurance	25,000	5,000
Business Income and Extra Expense - Actual Loss Sustained	12 Months	0 Hrs
Equipment Breakdown	Included	5,000

REMARKS (Including Special Conditions)

30-Day Notice of Cancellation (10 days for non-payment) applies for the certificate holder per the terms and conditions of the policies when required by written contract.

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. Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey, MI 49770	ADDITIONAL INSURED MORTGAGEE	LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
	LOAN #	
	AUTHORIZED REPRESENTATIVE 	