



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
05/10/2017

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: **State Farm** Kevin M. Sevier, Agent  
State Farm Insurance  
27 Towne Drive, Ste 302  
Bluffton SC 29910

PHONE (A/C, No, Ext): 843-837-2886

FAX (A/C, No): 843-837-2881 E-MAIL ADDRESS: kevin@kevinsevier.com

AGENCY CUSTOMER ID #: INSURED  
RMKC, INC  
DBA Kilwins Chocolate Fudge and Ice Cream  
PO Box 24172  
Hilton Head SC 29925

COMPANY: State Farm Fire and Casualty Company NAIC # 25143

LOAN NUMBER: POLICY NUMBER: 99-BJ-H223-4

EFFECTIVE DATE: 10/26/2016 EXPIRATION DATE: 10/26/2017  CONTINUED UNTIL TERMINATED IF CHECKED

THIS REPLACES PRIOR EVIDENCE DATED:

### PROPERTY INFORMATION

LOCATION/DESCRIPTION  
1414 Fording Island Rd, Ste 200, Bluffton, SC 29910  
Food Shop Policy

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				AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL			
Building Betterments & Improvements - Replacement Cost Coverage				69300	1000	
Business Personal Property - Replacement Cost Coverage				205000	1000	
Spoilage due to breakdown/contamination/power outage				15,000	1000	
Back-up of Sewer or Drain				15,000	1000	
Equipment Breakdown - Replacement Cost Coverage				274,300	1000	
30 Day Notice of Cancellation					1000	
Loss of Business Income & Extra Expense - Actual Loss Sustained				274,300	1000	
Wind and Hail Coverage included						
Flood Coverage - excluded				10,000	0	
Food Contamination						

### REMARKS (Including Special Conditions)

**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 Chocolate 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: *[Signature]*