



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
02/08/2018

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 <b>State Farm</b> Kevin Sevier, Agent State Farm Insurance Companies 27 Towne Dr, Ste 302 Bluffton SC 29910		PHONE (A/C, No. Ext):	COMPANY State Farm Fire and Casualty Company	NAIC # 25143
FAX (A/C, No): 866-561-6281	E-MAIL ADDRESS: kevin@kevinsevier.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #:		LOAN NUMBER NA		POLICY NUMBER 99-BJ-H223-4
INSURED RMKC, Inc DBA Kilwins Chocolate Fudge and Ice Cream PO Box 24172 Hilton Head Island SC 29925		EFFECTIVE DATE 10/26/2017	EXPIRATION DATE 10/26/2018	<input checked="" type="checkbox"/> 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
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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	
					<input checked="" type="checkbox"/>
COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE			
Building Bettements & Improvements - Replacement Cost Coverage	185,000	1,000			
Business Personal Property - Replacement Cost Coverage	279,000	1,000			
Spoilage due to Breakdown/Contamination/Power Outage	15,000	1,000			
Back-up of Sewer/Drain	15,000	1,000			
Equipment Breakdown - Replacement Cost Coverage	279,000	1,000			
30 day notice of Cancellation					
Loss of Business Income & Extra Expense - Actual Loss Sustained	12 months	1,000			
Wind and Hail Coverage included	279,000	1,000			
Flood Coverage - Excluded					
Food Contamination	10,000	1,000			

<b>REMARKS (Including Special Conditions)</b>

<b>CANCELLATION</b>
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

<b>ADDITIONAL INTEREST</b>			
NAME AND ADDRESS Kilwins Chocolate Franchise Inc & Kilwins Quality Confections Inc 1050 Bay View Rd Petoskey MI 49770	<input type="checkbox"/>	ADDITIONAL INSURED	<input type="checkbox"/>
	<input type="checkbox"/>	MORTGAGEE	LENDER'S LOSS PAYABLE
	<input type="checkbox"/>	LOAN #	LOSS PAYEE
	<input type="checkbox"/>	AUTHORIZED REPRESENTATIVE	