



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

September 2, 2025

CITIZENS BANK ISAOA ATIMA  
PO Box 1900  
ELIZABETHTON TN 37644

**Account Information:**

<b>Policy Holder Details :</b>	<b>BCL Realty Group LLC DBA Kilwins The Confectionary Corner LLC</b>
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**Contact Us**

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**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)  
09/02/2025

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 ASSUREGURU LLC 2450 ATLANTA HWY UNIT 1802 CUMMING GA 30040	PHONE (AC,NO, EXT): (866) 467-8730	COMPANY HARTFORD UNDERWRITERS INSURANCE COMPANY
FAX (A/C, NO):	E-MAIL ADDRESS:	
CODE: 20269925	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED BCL REALTY GROUP LLC & THE CONFECTIONEARY CORNER LLC DBA KILWINS 225 Reformation PKWY STE 400 Canton, GA 30114-2928	LOAN NUMBER	POLICY NUMBER 20 SBA BG6R91
	EFFECTIVE DATE 06/03/2025	EXPIRATION DATE 06/03/2026
		CONTINUED UNTILL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:		

### PROPERTY INFORMATION

LOCATION/DESCRIPTION  
Location: 1 , Building: 1  
Ice Cream Store  
450 CHAMBERS ST  
WOODSTOCK GA 30188-7901

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
Location Level Coverages: Special Property Coverage Form including Theft Business Personal Property (BPP) - Replacement Cost					\$492,200.00	\$1,000.00
Policy Coverages: Business Income and Extra Expense Equipment Breakdown Interruption of Computer Operations Newly Acquired or Constructed Property					\$10,000.00	

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 Chocolates Franchise Inc. & Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey, MI 49770	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN#		
AUTHORIZED REPRESENTATIVE <i>Suzanne Castaneda</i>			



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
09/02/2025

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AGENCY ASSUREGURU LLC 2450 ATLANTA HWY UNIT 1802 CUMMING GA 30040		PHONE (AC,NO, EXT): (866) 467-8730	COMPANY HARTFORD UNDERWRITERS INSURANCE COMPANY	
FAX (A/C, NO):	E-MAIL ADDRESS:			
CODE: 20269925	SUB CODE:			
AGENCY CUSTOMER ID #:		LOAN NUMBER		POLICY NUMBER
INSURED BCL REALTY GROUP LLC 861 KEYSTONE DR WOODSTOCK GA 30188-3542				20 SBA BG6R91
		EFFECTIVE DATE 06/03/2025	EXPIRATION DATE 06/03/2026	CONTINUED UNTILL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

### PROPERTY INFORMATION

LOCATION/DESCRIPTION  
Location: 2 , Building: 1  
Ice Cream Store  
225 REFORMATION PKWY STE 400  
CANTON GA 30114-2928

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					AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	SPECIAL	X			
Location Level Coverages:							
Special Property Coverage Form including Theft							
Business Personal Property (BPP) - Replacement Cost						\$400,000.00	\$1,000.00
Tenant Improvements and Betterments						\$100,000.00	\$1,000.00
Personal Property of Others						\$100,000.00	\$1,000.00
Policy Coverages:							
Business Income and Extra Expense							
Equipment Breakdown							
Interruption of Computer Operations						\$10,000.00	
Newly Acquired or Constructed Property							

### 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 Chocolates Franchise Inc. & Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey, MI 49770	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
LOAN#			
AUTHORIZED REPRESENTATIVE <i>Suzanne P. Castaneda</i>			



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

SEPTEMBER 18, 2025

ASSUREGURU LLC/20269925  
2450 ATLANTA HWY UNIT 1802  
CUMMING, GA 30040



## Policy Information



### Contact Us

**Policyholder Details:**  
BCL Realty Group LLC  
DBA: Kilwins

#### ADDITIONAL INFORMATION

**Policy Number:**  
20 SBA BG6R91

**Producer Name:**  
ASSUREGURU LLC

**Policy Term:**  
09/18/2025 to 06/03/2026

**Producer Code:**  
20269925

Visit <https://agency.thehartford.com>

24/7 access to manage your book of business.

**Need Help?** Start a live chat online or call us at (866) 467-8730. We're here weekdays from 8:00 AM to 8:00 PM ET.

**Insurance underwritten by:** Hartford Underwriters Insurance Company, a property and casualty company of The Hartford.

The Hartford® is Hartford Insurance Group, Inc. and its property and casualty subsidiaries. Its headquarters is in Hartford, CT.

Form SC 00 14 10 18

Process Date: 09/18/2025

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Page 1 of 5

Policy Expiration Date: 06/03/2026



# Spectrum Summary - Policy Information

**Policyholder Details:**  
BCL Realty Group LLC

**Property Deductible:**  
\$1,000

**Policy Number:**  
20 SBA BG6R91

**Audit Period:**  
Non-Auditable

**Policy Term:**  
09/18/2025 to 06/03/2026

DESCRIPTION	LIMIT OF INSURANCE	PREMIUM
Policy Base Premium		\$353.00
<b>PROPERTY COVERAGES</b>		
<b>Base Property Coverages</b>		
Business Personal Property (BPP)	See Declarations for Details	\$1,907.00
Business Income and Extra Expense	Actual Loss Sustained 12 months	\$1,236.00
<b>Other Base Property Coverages</b>	See Declarations for Details	\$982.00
<b>Other Property Coverages</b>		
Spoilage	\$10,000	\$52.00
Franchise Upgrade Coverage	\$50,000	\$54.00
Cyber Virus and Malware Coverage	\$25,000	\$133.00
Personal Property of Others	See Declarations for Details	\$253.00
<b>LIABILITY COVERAGES</b>		
<b>Business Liability</b>	\$1,000,000	\$2,703.00
<b>Additional Business Liability Coverages</b>		
Hired Auto and Non-Owned Auto	Included <sup>1</sup>	\$79.00
Blanket Additional Insured by Contract	Included <sup>1</sup>	\$38.00
Additional Insured - Designated Person or Organization	Included	\$19.00
Waiver of Subrogation		\$38.00
<b>Other Liability Coverages</b>		
Umbrella	\$5,000,000	\$1,680.00
Employment Practices Liability Insurance	\$25,000/\$25,000	Included
<b>OTHER CHARGES</b>		
Terrorism Coverage		\$192.00

## Becky Hart

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**From:** Manjunath K [AssureGuru] <manjunath@assureguru.com>  
**Sent:** Monday, September 22, 2025 5:55 PM  
**To:** Becky Hart  
**Cc:** Rachel Gibson; Rob Zurburg  
**Subject:** Re: FW: Insurance Requirements - unsecureit  
**Attachments:** Endorsement-09-18-2025-v2.pdf

**Categories:** Green Category

Hi,

You can see the policy details in attached document. Deductible is \$1000 all perils and Actual Loss Sustained 12 months.

On Fri, Sep 19, 2025 at 10:50 AM Becky Hart <[beckyh@ovdinsurance.com](mailto:beckyh@ovdinsurance.com)> wrote:

Thank you. The certificate is compliant. On the evidence of property, the business income coverage still needs to be 12 months ALS and it needs to note wind coverage is included. Even though you are a tenant, wind coverage is required for the contents you own inside of the building. If wind is excluded, then a separate wind policy is required.

**BECKY HART, CIC**

Commercial Insurance

o / 616.200.3153

w / [ovdinsurance.com](http://ovdinsurance.com)

**Trust | Tenacity | Client-Centric | Humility | Fun**

**Certificate Requests:** [Certificates](#)

Submit Claim

**From:** Manjunath K [AssureGuru] <[manjunath@assureguru.com](mailto:manjunath@assureguru.com)>

**Sent:** Thursday, September 18, 2025 9:55 PM

**To:** Becky Hart <[beckyh@ovdinsurance.com](mailto:beckyh@ovdinsurance.com)>; Rachel Gibson <[rgibson@kilwinsfranchise.com](mailto:rgibson@kilwinsfranchise.com)>; Rob Zurburg <[rzurburg@kilwinsfranchise.com](mailto:rzurburg@kilwinsfranchise.com)>

**Cc:** Kilwins Canton <[ga.canton.296@kilwins.com](mailto:ga.canton.296@kilwins.com)>

**Subject:** Re: Insurance Requirements - unsecureit

Here is the document. Please see comments below.

- On certificate of liability:
  - Check the additional insured box for umbrella. - **DONE**
  - Check the waiver of subrogation box for auto, umbrella and work comp **DONE**
  - Note in the description box that additional insured is primary & non-contributory for general liability, auto and umbrella - **Wording added as per Hartford company policy.**
  - Correct the certificate holder to Kilwins - **DONE**
  
- On the evidence of property:
  - Business income & extra expense needs to note 12 months ALS - **This is a 12 months policy. There is no additional line as per Hartford.**
  - Add spoilage with \$10,000 minimum limit - **Added, Endorsement attached. Hartford asked me to send the endorsement to you. They will not add another line in Business personal property.**
  - Note that wind coverage is included - **Customer is the Tenant. Not Building owner.**

On Thu, Sep 11, 2025 at 11:59 AM Kilwins Canton <[ga.canton.296@kilwins.com](mailto:ga.canton.296@kilwins.com)> wrote:

Pls have a look to below requirements.

Best Regards

Manoj Rathore

Sent from my iPhone

Begin forwarded message:

**From:** Becky Hart <[beckyh@ovdinsurance.com](mailto:beckyh@ovdinsurance.com)>  
**Date:** September 11, 2025 at 10:42:01 AM EDT  
**To:** [ga.canton.296@kilwins.com](mailto:ga.canton.296@kilwins.com)  
**Cc:** Rob Zurburg <[rzurburg@kilwinsfranchise.com](mailto:rzurburg@kilwinsfranchise.com)>, Rachel Gibson <[rgibson@kilwinsfranchise.com](mailto:rgibson@kilwinsfranchise.com)>  
**Subject:** FW: Insurance Requirements - unsecureit

Hi Mona & Manoj,

Please have your agent make the following adjustments:

- On certificate of liability:
  - Check the additional insured box for umbrella.
  - Check the waiver of subrogation box for auto, umbrella and work comp
  - Note in the description box that additional insured is primary & non-contributory for general liability, auto and umbrella
  - Correct the certificate holder to Kilwins
  
- On the evidence of property:
  - Business income & extra expense needs to note 12 months ALS
  - Add spoilage with \$10,000 minimum limit
  - Note that wind coverage is included

Thank you,

**BECKY HART, CIC**

Commercial Insurance

o / 616.200.3153

w / [ovdinsurance.com](http://ovdinsurance.com)

Trust | Tenacity | Client-Centric | Humility | Fun

Certificate Requests: [Certificates](#)

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**From:** [ga.canton.296@kilwins.com](mailto:ga.canton.296@kilwins.com) <[ga.canton.296@kilwins.com](mailto:ga.canton.296@kilwins.com)>

**Sent:** Tuesday, September 9, 2025 9:25 AM

**To:** Becky Hart <[beckyh@ovdinsurance.com](mailto:beckyh@ovdinsurance.com)>; Rachel Gibson <[rgibson@kilwinsfranchise.com](mailto:rgibson@kilwinsfranchise.com)>; Rob Zurburg <[rzurburg@kilwinsfranchise.com](mailto:rzurburg@kilwinsfranchise.com)>

**Subject:** Insurance Requirements

You don't often get email from [ga.canton.296@kilwins.com](mailto:ga.canton.296@kilwins.com). [Learn why this is important](#)

Hi Becky

Please ignore my previous email since my agent came back with new documents (attached here).

Let me know if these insurance requirements

Warm regards,

Mona & Manoj Rathore

Managing Partners

Kilwins Canton, GA

[ga.canton.296@kilwins.com](mailto:ga.canton.296@kilwins.com)

--

Thanks,

Manjunath

[Manjunath@Assureguru.com](mailto:Manjunath@Assureguru.com)

678-437-1188

--

Thanks,

Manjunath

Manjunath@Assureguru.com

678-437-1188