



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

5/14/2026

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	
FAX (A/C, No):		E-MAIL ADDRESS:		License#: 70726	
CODE:		SUB CODE:			
AGENCY CUSTOMER ID #: EXTOPRO-01					
INSURED Saugatuck Sweets LLC 152 Butler St Saugatuck MI 49453		LOAN NUMBER		POLICY NUMBER 20SBACA4XMJ	
		EFFECTIVE DATE 03/14/2026		EXPIRATION DATE 03/14/2027	
				☐ CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:					

PROPERTY INFORMATION

LOCATION/DESCRIPTION Loc: 1 Bldg: 1 152 Butler St, Saugatuck, MI 49453 Loc: 2 Bldg: 1 214 Butler St, Saugatuck, MI 49453
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	X	SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE / PERILS / FORMS						
Loc: 1 Bldg: 1 Business Personal Property - Replacement Cost Value - No Coinsurance					300,000	1,000
Loc: 1 Bldg: 1 Improvements and Betterments - Replacement Cost Value - No Coinsurance					300,000	1,000
Loc: 1 Bldg: 1 Business Income and Extra Expense - Actual Loss Sustained					12 Months	0 hrs
Loc: 1 Bldg: 1 Spoilage					Included	1,000
Loc: 2 Bldg: 1 Business Personal Property - Replacement Cost Value - No Coinsurance					150,000	1,000
Loc: 2 Bldg: 1 Improvements and Betterments - Replacement Cost Value - No Coinsurance					150,000	1,000
Loc: 2 Bldg: 1 Business Income and Extra Expense - Actual Loss Sustained					12 Months	0 hrs
Loc: 2 Bldg: 1 Spoilage					Included	1,000

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.
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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.
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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 			