



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
05/22/2026

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  MONICA YARBROUGH AGENCY 234 HARRIS ST MALVERN, AR 72104		PHONE (A/C, No, Ext): 501-337-5256	COMPANY State Farm Fire and Casualty Company		NAIC # 25143
FAX (A/C, No):	E-MAIL ADDRESS: thelma.cagle.jydf@statefarm.com				
CODE:	SUB CODE:				
AGENCY CUSTOMER ID #:					
INSURED Leann's Ice Cream & More, LLC dba Scoops & Sweets by Kilwins 3948 Central Ave Hot Springs, AR 71913			LOAN NUMBER	POLICY NUMBER 94-TB-2456-5	
			EFFECTIVE DATE 05/18/2026	EXPIRATION DATE 05/18/2027	☒ CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:					

PROPERTY INFORMATION

LOCATION/DESCRIPTION
3948 Central Ave
Hot Springs, AR 71913

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

	AMOUNT OF INSURANCE	DEDUCTIBLE
Premise:		
Building Betterments & Improvements	\$185,000	\$1,000
Business Personal Property	\$205,000	\$1,000
Spoilage due to break down/contamination/power outage	\$15,000	\$1,000
Replacement Cost Basis		
Agreed Value with Coinsurance Suspended		
Special Coverage Form		
30 day notice of cancellation		
Loss of Business Income & Extra Expense - Actual Loss Sustained	12 months	72 hours
Wind and Hail Coverage		

REMARKS (Including Special Conditions)

Betterments/BPP & BI/EE coverage

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 			