



MKARST

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10/12/2026

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 Robertson Ryan - Waukesha 20975 Swenson Drive, Suite 175 Waukesha, WI 53186		PHONE (A/C, No, Ext): (414) 271-3575	COMPANY ACUITY 2800 South Taylor Drive PO Box 718 Sheboygan, WI 53082-0718	
FAX (A/C, No): (262) 717-9434		E-MAIL ADDRESS:		
CODE:		SUB CODE:		
AGENCY CUSTOMER ID #: THESWEE-02				
INSURED The Sweetest Heart Corp. 40824 Manor House Rd Leesburg, VA 20175-6518		LOAN NUMBER		POLICY NUMBER FD3348
		EFFECTIVE DATE 2/13/2026	EXPIRATION DATE 2/13/2027	☐ CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
Loc # 1, Bldg # 1, 17 S King St, Leesburg, VA 20175, Scoops & Sweets by Kilwins
Loc # 2, Bldg # 1, 22895 Brambleton Plz Ste, Brambleton, VA 20148
Loc # 3, Bldg # 1, 1500 Potomac Town Pl, Woodbridge, VA 22191

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

SEE ATTACHED ACORD 101

REMARKS (Including Special Conditions)

Special Conditions:

Per policy language on Spoilage:

n. Spoilage and Consequential Damage

(1) We will pay for physical damage to perishable goods due to spoilage and consequential damage.

(2) Refrigerant Contamination

We will also pay for physical damage to perishable goods due to contamination from the release of refrigerant, including but not limited to ammonia. If a separate limit is indicated for Refrigerant

Contamination, this amount is part of, and not in addition to, your Spoilage and Consequential Damage limit.

SEE ATTACHED ACORD 101

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. Petoskey, MI 49770	☒	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	☐ LOSS PAYEE
	☐	MORTGAGEE		
	LOAN #			
AUTHORIZED REPRESENTATIVE 				

**ADDITIONAL REMARKS SCHEDULE**

AGENCY Robertson Ryan - Waukesha		NAMED INSURED The Sweetest Heart Corp. 40824 Manor House Rd Leesburg, VA 20175-6518 Loudoun	
POLICY NUMBER FD3348			
CARRIER ACUITY	NAIC CODE 14184	EFFECTIVE DATE: 02/13/2026	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

Coverage Information:

BI and PD occurrence Limit, Amount of Insurance: \$1,000,000
Aggregate Limit, Amount of Insurance: \$3,000,000
Medical expense (per person) Limit, Amount of Insurance: \$10,000
Personal & advertising injury Limit
Products & completed operations Limit, Amount of Insurance: \$3,000,000
Tenants legal liability Limit, Amount of Insurance: \$10,000
Auto - hired liability - Bodily injury Limit
Auto - Non-owned Limit
Employee Benefits Liability Limit, Amount of Insurance: \$1,000,000
Accounts Receivable Limit, Amount of Insurance: \$250,000
Newly acquired Building Limit, Amount of Insurance: \$2,000,000
Business increase from dep prop Limit, Amount of Insurance: \$25,000
Combined demo cost and increased const cost Limit, Amount of Insurance: \$250,000
EDP/Computer Data/media Limit, Amount of Insurance: \$25,000
Crime - Employee dishonesty Limit, Amount of Insurance: \$50,000
Fine arts Limit, Amount of Insurance: \$50,000
Crime - Forgery or alteration Limit, Amount of Insurance: \$50,000
Money & securities - outside Limit, Amount of Insurance: \$5,000
Money & securities - inside Limit, Amount of Insurance: \$25,000
Outdoor property Limit, Amount of Insurance: \$50,000
improvements & betterments Limit, Amount of Insurance: \$25,000
Sign Limit
Loc # 1, Bldg # 1
Business Personal Property Including Tenant's Improvements & Betterments, Amount of Insurance: \$390,000, Deductible: 1,000
Business Income
Domestic Terrorism
Loc # 2, Bldg # 1
Business Income
Personal Property, Amount of Insurance: \$50,000, Deductible: 1,000
Domestic Terrorism
Loc # 3, Bldg # 1
Business Income
Personal Property, Amount of Insurance: \$50,000, Deductible: 1,000
Domestic Terrorism

Special Conditions:

(3) We will also pay any necessary expenses you incur to reduce the amount of loss under this Spoilage and Consequential Damage coverage. However, we will not pay more than the amount that would otherwise have been payable under this Spoilage and Consequential Damage coverage.
(4) The most we will pay under this Spoilage and Consequential Damage coverage is \$250,000, unless otherwise shown in a schedule.