

**ACORD<sup>TM</sup> EVIDENCE OF PERSONAL PROPERTY INSURANCE**DATE (MM/DD/YYYY)  
**08/28/2026**

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

|                                                                                |  |                                                                                                                 |  |                                                                                                               |  |
|--------------------------------------------------------------------------------|--|-----------------------------------------------------------------------------------------------------------------|--|---------------------------------------------------------------------------------------------------------------|--|
| AGENCY<br>Houchens Insurance Group<br>410 Ring Road<br>Elizabethtown, KY 42701 |  | PHONE<br>(A/C, No, Ext): <b>(270) 737-2828</b><br>FAX<br>(A/C, No): <b>(270) 737-4950</b><br>E-MAIL<br>ADDRESS: |  | COMPANY<br>Selective Insurance Company of America<br>40 Wantage Avenue<br>Branchville, NJ 07890               |  |
| CODE:<br>AGENCY<br>CUSTOMER ID #: <b>SBHOLL-S03</b>                            |  | SUB CODE:                                                                                                       |  | INSURED<br><br><b>Sbholdingchocolate1, LLC</b><br><b>204 Ravenswood Dr.</b><br><b>Elizabethtown, KY 42701</b> |  |
| LOAN NUMBER                                                                    |  | POLICY NUMBER<br><b>S 2743357-00</b>                                                                            |  |                                                                                                               |  |
| EFFECTIVE DATE<br><b>08/05/2026</b>                                            |  | EXPIRATION DATE<br><b>08/05/2027</b>                                                                            |  | <input type="checkbox"/> CONTINUED UNTIL<br>TERMINATED IF CHECKED                                             |  |
| THIS REPLACES PRIOR EVIDENCE DATED:                                            |  |                                                                                                                 |  |                                                                                                               |  |

**PROPERTY INFORMATION**

|                                                                                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------|
| LOCATION/DESCRIPTION<br><b>Loc # 1, Bldg # 1, 1351 Pear Orchard Rd. Suite 107, Elizabethtown, KY 42701, Publix Shopping Center- Kilwins</b> |
|---------------------------------------------------------------------------------------------------------------------------------------------|

**COVERAGE INFORMATION**

| COVERAGE/PERILS/FORMS                                                               | AMOUNT OF INSURANCE | DEDUCTIBLE |
|-------------------------------------------------------------------------------------|---------------------|------------|
| Loc # 1, Bldg # 1                                                                   |                     |            |
| Spoilage                                                                            | \$10,000            |            |
| Tenants I&B (Improvements and Betterments), Special (Including theft) RC            | \$250,000           | 1,000      |
| Tenants I&B (Improvements and Betterments), Equipment Breakdown RC                  | \$250,000           |            |
| Business Personal Property, Special (Including theft) RC                            | \$250,000           | 1,000      |
| Business Personal Property, Equipment Breakdown RC                                  | \$250,000           |            |
| Business Income with Extra Expense, Special (Including theft) Actual Loss Sustained |                     | 1,000      |
| Business Income with Extra Expense, Equipment Breakdown Actual Loss Sustained       |                     |            |

**REMARKS (Including Special Conditions)**

|                                                                                  |
|----------------------------------------------------------------------------------|
| Special Conditions:<br>30 days notice of cancellation. Wind coverage is included |
|----------------------------------------------------------------------------------|

**CANCELLATION**

|                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW _____ DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW. |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**ADDITIONAL INTEREST**

|                                                                                                                                                                      |                                                                                                                   |                                     |                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-------------------------------------|--------------------|
| NAME AND ADDRESS<br><br><b>Kilwins Chocolates Franchise, Inc &amp; Kilwins Quality Confections, Inc</b><br><b>1050 Bay View Rd</b><br><b>Petoskey, MI 49770-9006</b> | <input type="checkbox"/> MORTGAGEE                                                                                | <input checked="" type="checkbox"/> | ADDITIONAL INSURED |
|                                                                                                                                                                      | <input type="checkbox"/> LOSS PAYEE                                                                               | <input type="checkbox"/>            |                    |
|                                                                                                                                                                      | LOAN #                                                                                                            |                                     |                    |
|                                                                                                                                                                      | AUTHORIZED REPRESENTATIVE<br> |                                     |                    |