



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10/30/2025

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 Brightway Insurance 10240 W. Sample Road Coral Springs, FL 33065		PHONE (A/C, No, Ext): 954-617-2600	COMPANY Mt Hawley Insurance Company	
FAX (A/C, No):	E-MAIL ADDRESS: Erica.White@Brightway.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #:			LOAN NUMBER Coral Springs	
INSURED Desiree and Daniel Bruck, DBA: Ventures III Inc. DBA Kilwins of Coral Springs 12199 NW 32 Court Coral Springs, FL 33065			POLICY NUMBER GPK0041334	
			EFFECTIVE DATE 12/14/2024	EXPIRATION DATE 12/14/2025
			☐ CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 2758 University Drive Coral Springs, FL 33065

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
Business Personal Property - Including Betterments and Improvements	\$450,000	\$1000/5%
Equipment Breakdown Limit	\$453,666	\$1000/5%
Spoilage	\$50,000	\$1000/5%
Replacement Cost Basis - 80% Co Insurance		
Special Coverage Form		
10 day notice for non pay - 30 day notice for any other reason		
Business Income and Extra Expense	12 months	72 Hours
Actual Loss Sustained		

REMARKS (Including Special Conditions)

Policy includes 100% Guaranteed Replacement Cost and Wind/Hurricane 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. & Kilwins Quality Confections Inc. 1050 Bayview Road Petoskey MI 49770	☒ ADDITIONAL INSURED	☐ LENDER'S LOSS PAYABLE	☐ LOSS PAYEE
	☒ MORTGAGEE		
	LOAN # Coral Springs		
	AUTHORIZED REPRESENTATIVE 		