



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

4/10/26

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 #:		
INSURED Desiree and Daniel Bruck, DBA: Ventures III Inc. DBA Kilwins of Coral Springs 12199 NW 32 Court Coral Springs, FL 33065	LOAN NUMBER Coral Springs	POLICY NUMBER GPK0041334
	EFFECTIVE DATE 12/14/2025	EXPIRATION DATE 12/14/2026
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

## PROPERTY INFORMATION

LOCATION/DESCRIPTION 2758 University Drive Coral Springs, FL 33065
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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	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE / PERILS / FORMS						
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
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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.

## ADDITIONAL INTEREST

NAME AND ADDRESS  Kilwins Chocolates Franchise Inc. & Kilwins Quality Confections Inc. 1050 Bayview Road Petoskey MI 49770	<input checked="" type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input checked="" type="checkbox"/> MORTGAGEE		
	LOAN # Coral Springs		
AUTHORIZED REPRESENTATIVE 			