



# EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

OP ID: KB

DATE (MM/DD/YYYY)  
07/02/2020

THIS EVIDENCE OF COMMERCIAL 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.

PRODUCER NAME, CONTACT PERSON AND ADDRESS Bush Insurance & Financial Services 256 Jackson Meadows Dr Ste 100 Hermitage, TN 37076 Johnston & Associates		PHONE (A/C, No, Ext): <b>615-794-9668</b>	COMPANY NAME AND ADDRESS Grange Insurance P O Box 1218 Columbus, OH 43216-1218	NAIC NO: <b>14060</b>
FAX (A/C, No): <b>615-794-9674</b>	E-MAIL ADDRESS:		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE: <b>41159</b>	SUB CODE:		POLICY TYPE <b>Businessowners policy</b>	
AGENCY CUSTOMER ID #: <b>MIDST-6</b>		LOAN NUMBER		POLICY NUMBER <b>BP 2780871</b>
NAMED INSURED AND ADDRESS Midstate Confections, Inc. DBA Kilwins 620 Crofton Park Ln Franklin, TN 37069		EFFECTIVE DATE <b>06/01/20</b>	EXPIRATION DATE <b>06/01/21</b>	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)		THIS REPLACES PRIOR EVIDENCE DATED:		

**PROPERTY INFORMATION (Use REMARKS on page 2, if more space is required)**     BUILDING OR  BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION <b>405 MAIN ST FRANKLIN, TN 37064</b>	CANDY STORE AND MANUFACTURER- Confectionary - with Cooking
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

COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: <b>\$ 459,000</b>	DED: <b>1,000</b>
	YES NO N/A
<input checked="" type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	<input checked="" type="checkbox"/>
BLANKET COVERAGE	If YES, LIMIT: <input checked="" type="checkbox"/> Actual Loss Sustained; # of months:
TERRORISM COVERAGE	If YES, indicate value(s) reported on property identified above: \$
IS THERE A TERRORISM-SPECIFIC EXCLUSION?	Attach Disclosure Notice / DEC
IS DOMESTIC TERRORISM EXCLUDED?	
LIMITED FUNGUS COVERAGE	If YES, LIMIT:    DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)	
REPLACEMENT COST	<input checked="" type="checkbox"/>
AGREED VALUE	
COINSURANCE	If YES,    %
EQUIPMENT BREAKDOWN (If Applicable)	If YES, LIMIT:    DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	If YES, LIMIT:    DED:
- Demolition Costs	If YES, LIMIT:    DED:
- Incr. Cost of Construction	If YES, LIMIT:    DED:
EARTH MOVEMENT (If Applicable)	If YES, LIMIT:    DED:
FLOOD (If Applicable)	If YES, LIMIT:    DED:
WIND / HAIL INCL <input type="checkbox"/> YES <input type="checkbox"/> NO    Subject to Different Provisions:	If YES, LIMIT:    DED:
NAMED STORM INCL <input type="checkbox"/> YES <input type="checkbox"/> NO    Subject to Different Provisions:	If YES, LIMIT:    DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS	

**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**

MORTGAGEE	CONTRACT OF SALE	LENDER SERVICING AGENT NAME AND ADDRESS
<input checked="" type="checkbox"/> LENDERS LOSS PAYABLE		
NAME AND ADDRESS  Fidelity Bank ISAOA ATIMA P.O. Box 105075 Atlanta, GA 30348		AUTHORIZED REPRESENTATIVE <i>Leighton J Bush</i>

**EVIDENCE OF COMMERCIAL PROPERTY INSURANCE REMARKS - Including Special Conditions (Use only if more space is required)**

**Building Betterments & Improvements \$185,000 included in BPP limit of  
\$ 459,000 Replacement Cost Valuation, \$ 1,000 Deductible; Spoilage \$  
25,000, RCV, Special Coverage Form, Loss of Business Income & Extra Expense -  
ALS 12 Month 72 Hour**