



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

3/24/2023

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 Greystone Insurance a div of LifeStore Insurance 148 Hwy 105 Ext, Ste 204 Boone NC 28607	PHONE (A/C, No, Ext): (828)264-2626	COMPANY Cincinnati Insurance Company PO Box 145496 Cincinnati OH 45214-5496
FAX (A/C, No): (828)264-8985	E-MAIL ADDRESS: rpotter@golifestore.com	
CODE: 32092	SUB CODE:	
AGENCY CUSTOMER ID #: 00033004		
INSURED Bilcat, Inc. DBA Kilwins Willbran, Inc. DBA Kilwins PO Box 682 Blowing Rock NC 28605	LOAN NUMBER	POLICY NUMBER ECP 0248756
	EFFECTIVE DATE 3/30/2024	EXPIRATION DATE 3/30/2025
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION

Loc 1 Bld 1 - 200 Shoppes On The Parkway Rd, Blowing Rock, NC 28605-9972
 Loc 2 Bld 1 - 1103 Main St., Blowing Rock, NC 28605-8280
 Loc 3 Bld 1 - 14 Market St., Wilmington, NC 28401
 Loc 4 Bld 1 - 144 Greenway Ct., Blowing Rock NC 28605-6115

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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Loc 1 Bld 1 - BPP/Betterments & Improvements	\$521,590	\$2,500
Loc 2 Bld 1 - Building	\$2,006,120	\$2,500
Loc 2 Bld 1 - BPP/Betterments & Improvements	\$491,965	\$2,500
Loc 3 Bld 1 - BPP/Betterments & Improvements	\$645,470	\$2,500
Loc 4 Bld 1 - Building	\$140,560	\$2,500
Loc 4 Bld 1 - BPP/Betterments & Improvements	\$14,054	\$2,500
Business Income & Extra Expense - ALS	12 Months	72
Spoilage Each Location	\$25,000	\$2,500
Loc 3 Bld 1 - Flood Coverage (Policy #3002076124)	\$350,000	\$1,000
Wind and Hail is not Excluded		

REMARKS (Including Special Conditions)

Replacement Cost/Agreed Value/30 Day Notice of Cancellation

The Franchise is not an additional insured on the wind policy for 14 Market St.

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 and Kilwins Quality Confections In 1050 Bay View Rd Petoskey, MI 49770	MORTGAGEE	<input checked="" type="checkbox"/>	ADDITIONAL INSURED
	LOSS PAYEE	<input type="checkbox"/>	
	LOAN #		
AUTHORIZED REPRESENTATIVE Karen Durham/KD 			