



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

04/03/2025

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 LifeStore Insurance Services, Inc. An ISU Network Member 1675 Blowing Rock Road Boone NC 28607	PHONE (A/C, No, Ext): (828) 264-8804	COMPANY Cincinnati Insurance Company PO Box 145496 Cincinnati OH 45214-5496
FAX (A/C, No): (828) 262-0083	E-MAIL ADDRESS: kdurham@golifestore.com	
CODE: 32092	SUB CODE:	
AGENCY CUSTOMER ID #: 00033004		
INSURED Bilcat, Inc. DBA Kilwins of Blowing Rock 1 & 2 PO Box 682 Blowing Rock NC 28605-0682	LOAN NUMBER	POLICY NUMBER ECP 0248756
	EFFECTIVE DATE 03/30/2025	EXPIRATION DATE 03/30/2026
		<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
Loc3 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

PERILS INSURED

BASIC

BROAD

☒ SPECIAL

COVERAGE / PERILS / FORMS

AMOUNT OF INSURANCE

DEDUCTIBLE

Loc 1 Bld 1 - BPP/Betterments & Improvements	\$ 595,134	\$ 2,500
Loc 2 Bld 1 - Building	\$ 2,288,982	\$ 2,500
Loc 2 Bld 1 - BPP/Betterments & Improvements	\$ 561,332	\$ 2,500
Loc 3 Bld 1 - Building	\$ 160,378	\$ 2,500
Loc 3 Bld 1 - BPP/Betterments & Improvements	\$ 16,035	\$ 2,500
Business Income & Extra Expense - ALS	12 Months	72 Hours
Spoilage Each Location	\$ 25,000	\$ 2,500

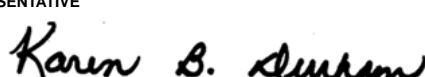
REMARKS (Including Special Conditions)

Replacement Cost/Agreed Value/30 Day Notice of Cancellation

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 Kilwin's Chocolates Franchise, Inc. and Kilwins Quality Confections In 1050 Bay View Rd Petoskey MI 49770	<input checked="" type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> MORTGAGEE LOAN # AUTHORIZED REPRESENTATIVE 	LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE
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