



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

04/15/2021

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: lgilleland@golifestore.com	
CODE: 32092	SUB CODE:	
AGENCY CUSTOMER ID #: 00033004		
INSURED Kilwins dba Bilcat, Inc. Willbran, Inc., Willbran Too Po Box 682 Blowing Rock NC 28605-0682	LOAN NUMBER	POLICY NUMBER ECP 0248756/CW00469346
	EFFECTIVE DATE 3/30/2021	EXPIRATION DATE 3/30/2022
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
	THIS REPLACES PRIOR EVIDENCE DATED:	

## PROPERTY INFORMATION

LOCATION/DESCRIPTION Location 3 14 Market St., Wilmington, NC 28401 Location 4 645 Parkway, Gatlinburg, TN 37738
--

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 3 Business Personal Property/Betterments & Improvements	\$500,000	\$2,500
Loc 4 Business Personal Property/Betterments & Improvements	\$402,090	\$2,500
Spoilage Per Location	\$25,000	\$2,500
Replacement Cost/Agreed Value		
30 Day Notice of Cancellation		
Business Income W/ Extra Expense - ALS for 645 Parkway	12 Months	72 Hours
Loc 3 Flood Coverage (Policy# 3002066335)	\$300,000	\$1,000
Loc 4 Flood Coverage (3002076124)	\$300,000	\$1,000
Wind and Hail is not Excluded		
Business Income W/ Extra Expense and Rental Value - for 14 Market St.	\$500,000	5%

## REMARKS (Including Special Conditions)

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 Kilwin's Quality Confections, Inc. Quality Confections, Inc. 1050 Bay View Road Petoskey, MI 49770	MORTGAGEE	<input checked="" type="checkbox"/>	ADDITIONAL INSURED
	LOSS PAYEE	<input type="checkbox"/>	
	LOAN #		
	AUTHORIZED REPRESENTATIVE Deborah Jackson/DEBBIE		