



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

08/05/2026

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 45250-5496
FAX (A/C, No): (828) 262-0083	E-MAIL ADDRESS: kdurham@golifestore.com	
CODE: 32092	SUB CODE:	
AGENCY CUSTOMER ID #: 00032917		
INSURED Willbran Too, Inc. DBA Kilwins Gatlinburg 462 Trillium Rd Boone NC 28607-7981	LOAN NUMBER	POLICY NUMBER ECP 0690058
	EFFECTIVE DATE 07/01/2026	EXPIRATION DATE 07/01/2027
	CONTINUED UNTIL TERMINATED IF CHECKED ☐	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 645 Parkway Gatlinburg TN 37738-3203
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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property - Special Form	\$510,642	\$2,500
Spoilage - Temperature Change - Perishable Stock	\$25,000	\$2,500
Business Income & Extra Expense - ALS	12 Months	\$2,500
Flood Coverage (Policy #3002066335)	\$350,000	\$1,000

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, Kilwin's Quality Confections, Inc. 1050 Bay View Rd Petoskey MI 49770-9006	☒ ADDITIONAL INSURED ☐ MORTGAGEE LOAN # AUTHORIZED REPRESENTATIVE <i>Karen B. Durham</i>	☐ LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
--	---	---