



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
9/24/2018

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 OF PROPERTY INSURANCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

AGENCY Wayah-Highlands PO Box 607 Highlands, NC 28741		PHONE (A/C, No, Ext): (828) 526-3713	COMPANY Sentinel Ins Co Lmtd S36	
FAX (A/C, No): (828) 526-3689	E-MAIL ADDRESS:			
CODE: 22270795	SUB CODE:			
AGENCY CUSTOMER ID #: KILWOFH-01		INSURED Integrity Chocolates Inc. DBA Kilwins Of Highlands PO Box 1046 Highlands, NC 28741-		
LOAN NUMBER		POLICY NUMBER 22SBATO0811SA		
EFFECTIVE DATE 8/10/2018	EXPIRATION DATE 8/10/2019	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED		
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 341 Main Street Highlands NC 28741

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
Personal Property	503,000.00	2,500


REMARKS (Including Special Conditions)

See attached remarks page.

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 0 DAYS WRITTEN NOTICE TO THE ADDITIONAL INTEREST NAMED BELOW, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

ADDITIONAL INTEREST

NAME AND ADDRESS Kilwins Chocolate Franchise Inc Kilwin's Quality Confections Inc 355 North Divison Road Petoskey, MI 49770-0000	MORTGAGEE	<input checked="" type="checkbox"/>	ADDITIONAL INSURED
	LOSS PAYEE	<input type="checkbox"/>	
	LOAN #		
AUTHORIZED REPRESENTATIVE 			

Temperature change \$25,000
Replacement Cost Basis, No Coinsurance
Special Coverage form
30 Day notice of cancellation
Business income/extra expense 12 months/no waiting period
Wind/Hail Included