



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

10/12/2026

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 HH Insurance 9887 4th St N Ste 200 St Petersburg FL 33702	PHONE (A/C, No, Ext): +17274985551	COMPANY Velocity Risk 10 Burton Hills Blvd. Suite 300 A Nashville TN 37215
FAX (A/C, No):	E-MAIL ADDRESS: commercial@hhinsgroup.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED L&W By The Sea Corp. 4989 62nd Ave S Saint Petersburg FL 33715-1625	LOAN NUMBER	POLICY NUMBER 2024-006082-02
	EFFECTIVE DATE 12/01/2025	EXPIRATION DATE 12/01/2026
		☐ CONTINUED UNTIL TERMINATED IF CHECKED
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION 222 Beach Dr. NE St. Petersburg Pinellas FL 33701-3414
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
Business Personal Property w/ Improvements and Betterments - Replacement Cost	\$390,000	\$2,500 AOP
Business Income w/ Extra Expense - Actual Loss Sustained (Extra Expense sublimit: \$100,000)	\$250,000	
Wind/Hail (Named Storm)	Included	5% of TIV
Wind/Hail (All Other)	Included	\$25,000
Spoilage (Base Policy - Perishable Goods / Breakdown / Contamination / Power Outage)	\$5,000	\$2,500 AOP
Spoilage / Refrigerant Contamination (Equipment Breakdown)	\$250,000	\$2,500 AOP

REMARKS (Including Special Conditions)

Replacement Cost Basis: Policy covers Business Personal Property and Improvements & Betterments on a Replacement Cost basis. ACV paid at time of loss; Replacement Cost recoverable upon completion of repairs within 2 years (intent to repair must be reported within 180 days). Spoilage Coverage: (1) Base Policy spoilage sublimit \$5,000 - covers perishable goods due to spoilage from Covered Cause of Loss, refrigerant contamination, or utility-owned equipment failure. (2) Equipment Breakdown Endorsement spoilage up to \$250,000 - covers loss of perishable goods due to lack of power, light, heat, steam, or refrigeration caused by equipment breakdown. Refrigerant Contamination (Equipment Breakdown): \$250,000. Cancel certificates, unless requested, will not be sent out if policy is cancelled.

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. / Kilwins Quality Confections 1050 Bay View Rd Petoskey MI 49770	ADDITIONAL INSURED MORTGAGEE LOAN #	LENDER'S LOSS PAYABLE LOSS PAYEE
	AUTHORIZED REPRESENTATIVE <i>Jacob W. Holehouse</i>	