



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

4/4/2018

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 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.c			
CODE: 32092	SUB CODE:			
AGENCY CUSTOMER ID #: 00033004		LOAN NUMBER		POLICY NUMBER ECP 0248756
INSURED Bilcat, Inc. (See additional named insureds) Po Box 682 Blowing Rock NC 28605-0682		EFFECTIVE DATE 3/30/2018	EXPIRATION DATE 3/30/2019	<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	\$400,000	\$2,500
Loc 4 Business Personal Property/Betterments & Improvements	\$390,000	\$2,500
Spoilage	\$15,000	\$2,500
Replacement Cost/Agreed Value		
30 Day Notice of Cancellation		
Business Income & Extra Expense 9 (Actual Loss Sustained)	12 Months	72 Hours
Loc 3 Flood Coverage	\$300,000	\$1,000
Loc 4 Flood Coverage	\$300,000	\$1,000
Wind and Hail is not Excluded		


REMARKS (Including Special Conditions)

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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

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

Additional Named Insureds

Other Named Insureds

Bilcat Inc Dba Kilwins Blowing Rock

Willbran, Inc. dba Kilwin's Wilmington

Willbran Too, Inc. dba Kilwin's Gatlinburg