



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

4/07/2022

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. Po Box 682 Blowing Rock NC 28605-0682		LOAN NUMBER		POLICY NUMBER ECP 0248756	
		EFFECTIVE DATE 3/30/2022		EXPIRATION DATE 3/30/2023	
				<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
		THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION Loc 1 Bld 1 - 200 Shoppes On the Parkway Rd, Blowing Rock, NC, 28605-9972 Loc 2 Bld 1 - 1103 Main St, Blowing Rock, NC, 28605-8280 Loc 5 Bld 1 - 144 Greenway Ct, Blowing Rock, NC, 28605-6115
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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
Premise 1 Building 1 BPP/Betterments & Improvements	\$429,898	\$2,500
Premise 2 Building 1 BUILDING BPP/Betterments & Improvements	\$1,653,456	\$2,500
Premise 5 Building 1 BUILDING BPP/Betterments & Improvements	\$405,481	\$2,500
SPOILAGE PER LOCATION	\$115,851	\$2,500
BUSINESS INCOME & EXTRA EXPENSE - ALS	\$11,584	\$2,500
	\$25,000	\$2,500
	12 Months	72

REMARKS (Including Special Conditions)

REPLACEMENT COST/AGREED VALUE/30 DAY NOTICE

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. 1050 Bay View Rd Petoskey, MI 49770-9006	<input type="checkbox"/> MORTGAGEE	<input checked="" type="checkbox"/> ADDITIONAL INSURED
	<input type="checkbox"/> LOSS PAYEE	
LOAN #		
AUTHORIZED REPRESENTATIVE Deborah Jackson/DEBBIE		



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

04/07/2022

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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 3/30/2022	EXPIRATION DATE 3/30/2023
	<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
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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	\$429,834	\$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	<input type="checkbox"/> MORTGAGEE	<input checked="" type="checkbox"/> ADDITIONAL INSURED
	<input type="checkbox"/> LOSS PAYEE	
	LOAN #	
	AUTHORIZED REPRESENTATIVE Deborah Jackson/DEBBIE 	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**CANCELLATION OR NONRENEWAL BY US
NOTIFICATION TO A DESIGNATED ENTITY - NORTH CAROLINA**

This endorsement modifies insurance provided under the following:

**BUSINESSOWNERS PACKAGE POLICY
CLAIMS-MADE EXCESS LIABILITY COVERAGE PART
COMMERCIAL AUTO COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL UMBRELLA LIABILITY COVERAGE PART
DENTIST'S PACKAGE POLICY
ELECTRONIC DATA LIABILITY COVERAGE PART
EXCESS LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS COVERAGE PART
PRODUCT WITHDRAWAL COVERAGE PART
PROFESSIONAL LIABILITY COVERAGE PART
PROFESSIONAL UMBRELLA LIABILITY COVERAGE PART
PROFESSIONAL UMBRELLA LIABILITY COVERAGE PART - CLAIMS-MADE
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY**

SCHEDULE

Name and mailing address of person(s) or organization(s):
**KILWINS CHOCOLATES FRANCHISE INC AND KILWIN'S QUALITY CONFECTIONS INC
1050 BAY VIEW RD
PETOSKEY, MI 49770**

Number of days notice (other than nonpayment of premium): 30

- A.** If we cancel or nonrenew this policy for any statutorily permitted reason other than nonpayment of premium we will mail notice to the person or organization shown in the Schedule. We will mail such notice at least the number of days shown in the Schedule before the effective date of cancellation or nonrenewal.
- B.** If we cancel this policy for nonpayment of premium, we will mail notice to the person or organization shown in the Schedule. We will mail such notice at least 15 days before the effective date of cancellation.
- C.** If notice is mailed, proof of mailing to the mailing address shown in the Schedule will be sufficient proof of notice.
- D.** In no event will coverage extend beyond the actual expiration, termination or cancellation of the policy.