



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

09/19/2025

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 Tysinger Insurance & Risk Management Services Inc 3236 Forum Blvd. #1380 Fort Myers, FL. 33905		PHONE (A/C, No, Ext): 239-633-9701	COMPANY SureChoice Underwriters Reciprocal Exchange NAIC# 17030 t20445 Stae Highway 249 eHouston, Texas 77070	
FAX (A/C, No):	E-MAIL ADDRESS:			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #:				
INSURED Sweet Cents Investments, LLC 9903 Gulf Coast Main Street Suite 160 Fort Myers, FL. 33913			LOAN NUMBER	POLICY NUMBER FCRG36860600
			EFFECTIVE DATE 08/09/2025	EXPIRATION DATE 08/09/2026
			☐ CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 9903 Gulf Coast Main Street Suite 160 Fort Myers, FL. 33913
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
Premise:		
Building Betterments & Improvements	\$185,000	Hurr Bldg &
Business Personal Property	\$250,000	BPP 3%
Spoilage due to break down/contamination/power outage	\$35,000	
Replacement Cost Basis		AOP \$2500
Agreed Value with Coinsurance Suspended		Equi Breakdown
Special Coverage Form		\$2,500
30 day notice of cancellation		72 Hours
Loss of Business Income & Extra Expense - Actual Loss Sustained	\$150,000	
Flood Coverage - Required if located in Federally designated Flood plain		
Wind and Hail Coverage - Separate policy if excluded on		
Betterments/BPP & BI/EE coverage		

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

NAME AND ADDRESS Kilwins Chocolates Franchise Inc. & Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey MI 49770	☒	ADDITIONAL INSURED	☐	LENDER'S LOSS PAYABLE	☐	LOSS PAYEE
	☐	MORTGAGEE	☐			
	LOAN #					
AUTHORIZED REPRESENTATIVE Patricia Tysinger						

ACORD 27 (2016/03)

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