



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/20/2024

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 Brown & Brown Insurance Services, Inc. 3700 Forest Drive, Suite 300  Columbia SC 29204	PHONE (A/C, No, Ext): (803) 995-5994	COMPANY  SafePort Insurance Company
FAX (A/C, No):	E-MAIL ADDRESS: 285.Certificates@bbrown.com	
CODE: E30486N	SUB CODE: E30486N	
AGENCY CUSTOMER ID #: 00711626		
INSURED Underwood Acquisitions, LLC 28 Shelter Cove Ln Suite 112-B Hilton Head Island SC 29928	LOAN NUMBER	POLICY NUMBER SCCC49070801
	EFFECTIVE DATE 09/22/2024	EXPIRATION DATE 09/22/2025
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:		

## PROPERTY INFORMATION

LOCATION/DESCRIPTION 28 Shelter Cove Ln Hilton Head Island Loc# 00001/Bldg# 00001	Suite 112-B  SC 29928
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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

PERILS INSURED ☐ BASIC ☐ BROAD ☒ SPECIAL ☒ Business Income with Extra Expense

### COVERAGE / PERILS / FORMS

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property, Special Form	\$420,000	\$1,000
Business Personal Property, Wind/Hail Deductible		5%
Business Personal Property, Hurricane Deductible		5%
BI w/ Extra Expense, Business Income with Extra Expense	\$500,000	
BI w/ Extra Expense, Hurricane		72 Hours
Backup - Sewers and Drains, Sewer or Drain Backup	\$50,000	
Spoilage, Spoilage of Perishable Stock	\$50,000	

## REMARKS (Including Special Conditions)

Kilwins Chocolate Franchise, Inc. and Kilwins Quality Confections Inc.

## 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  Underwood Acquisitions, LLC dba Kilwins Shelter Cove 28 Shelter Cove Ln-Ste 112-B Hilton Head Island SC 29928	ADDITIONAL INSURED  MORTGAGEE <input checked="" type="checkbox"/>	LENDER'S LOSS PAYABLE Additional interest <input type="checkbox"/>	LOSS PAYEE
LOAN #			
AUTHORIZED REPRESENTATIVE  Christina Sutton			

## COMMENTS/REMARKS

Kilwins Chocolate Franchise, Inc. and Kilwins Quality Confections Inc.

## ADDITIONAL COVERAGES

<b>Ref #</b>	<b>Description</b> Accounts Receivable				<b>Coverage Code</b> ACCTS	<b>Form No.</b>	<b>Edition Date</b>
<b>Limit 1</b> 10,000	<b>Limit 2</b>	<b>Limit 3</b>	<b>Deductible Amount</b>	<b>Deductible Type</b>	<b>Premium</b>		
<b>Ref #</b>	<b>Description</b> BI from dependent props				<b>Coverage Code</b> BIDP	<b>Form No.</b>	<b>Edition Date</b>
<b>Limit 1</b> 5,000	<b>Limit 2</b>	<b>Limit 3</b>	<b>Deductible Amount</b>	<b>Deductible Type</b>	<b>Premium</b>		
<b>Ref #</b>	<b>Description</b> BI Extended Period of Indemnity				<b>Coverage Code</b> BIEPI	<b>Form No.</b>	<b>Edition Date</b>
<b>Limit 1</b>	<b>Limit 2</b>	<b>Limit 3</b>	<b>Deductible Amount</b>	<b>Deductible Type</b>	<b>Premium</b>		
<b>Ref #</b>	<b>Description</b> Business Income All Ordinary Payroll				<b>Coverage Code</b> BIAOP	<b>Form No.</b>	<b>Edition Date</b>
<b>Limit 1</b>	<b>Limit 2</b>	<b>Limit 3</b>	<b>Deductible Amount</b>	<b>Deductible Type</b>	<b>Premium</b>		
<b>Ref #</b>	<b>Description</b> Debris removal				<b>Coverage Code</b> DEBRL	<b>Form No.</b>	<b>Edition Date</b>
<b>Limit 1</b> 25,000	<b>Limit 2</b>	<b>Limit 3</b>	<b>Deductible Amount</b>	<b>Deductible Type</b>	<b>Premium</b>		
<b>Ref #</b>	<b>Description</b> Forgery Alteration				<b>Coverage Code</b> FORGA	<b>Form No.</b>	<b>Edition Date</b>
<b>Limit 1</b> 2,500	<b>Limit 2</b>	<b>Limit 3</b>	<b>Deductible Amount</b>	<b>Deductible Type</b>	<b>Premium</b>		
<b>Ref #</b>	<b>Description</b> Business Income EDP				<b>Coverage Code</b> BIEDP	<b>Form No.</b>	<b>Edition Date</b>
<b>Limit 1</b> 10,000	<b>Limit 2</b>	<b>Limit 3</b>	<b>Deductible Amount</b>	<b>Deductible Type</b>	<b>Premium</b>		
<b>Ref #</b>	<b>Description</b> Equipment Breakdown				<b>Coverage Code</b> EQPBK	<b>Form No.</b>	<b>Edition Date</b>
<b>Limit 1</b>	<b>Limit 2</b>	<b>Limit 3</b>	<b>Deductible Amount</b> 10	<b>Deductible Type</b>	<b>Premium</b> \$129.00		
<b>Ref #</b>	<b>Description</b> RESTA				<b>Coverage Code</b> RESTA	<b>Form No.</b>	<b>Edition Date</b>
<b>Limit 1</b>	<b>Limit 2</b>	<b>Limit 3</b>	<b>Deductible Amount</b>	<b>Deductible Type</b>	<b>Premium</b> \$150.00		
<b>Ref #</b>	<b>Description</b> Spoilage of Perishable Stock				<b>Coverage Code</b> SPOIL	<b>Form No.</b>	<b>Edition Date</b>
<b>Limit 1</b>	<b>Limit 2</b>	<b>Limit 3</b>	<b>Deductible Amount</b>	<b>Deductible Type</b>	<b>Premium</b> \$782.00		
<b>Ref #</b>	<b>Description</b> Terrorism Coverage (Certified Acts)				<b>Coverage Code</b> TRIA	<b>Form No.</b>	<b>Edition Date</b>
<b>Limit 1</b>	<b>Limit 2</b>	<b>Limit 3</b>	<b>Deductible Amount</b>	<b>Deductible Type</b>	<b>Premium</b> \$3.00		

## ADDITIONAL COVERAGES

Ref #	Description Valuable Papers				Coverage Code PAPER	Form No.	Edition Date
Limit 1 10,000	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		

  

Ref #	Description Sewer or Drain Backup				Coverage Code SDB	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium \$799.00		

  

Ref #	Description				Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		

  

Ref #	Description				Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		

  

Ref #	Description				Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		

  

Ref #	Description				Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		

  

Ref #	Description				Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		

  

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Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		

  

Ref #	Description				Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		