

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 07/25/2017

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. PHONE (A/C, No, Ext): (704) 706-2325 COMPANY Donegal The Morrison Agency 167 Church St. NE Concord, NC 28025 FAX (A/C, No): (704) 782-2263 E-MAIL ADDRESS: hunter@morrisoninsagency.com CODE SUB CODE: AGENCY CUSTOMER ID #: KENNCON-01 POLICY NUMBER Kenney Consulting LLC LOAN NUMBER INSURED 3014 Arbor Knoll BOS8899445 Concord, NC 28025 **EFFECTIVE DATE EXPIRATION DATE** CONTINUED UNTIL TERMINATED IF CHECKED 01/15/2017 01/15/2018 THIS REPLACES PRIOR EVIDENCE DATED: PROPERTY INFORMATION LOCATION/DESCRIPTION Loc # 1, Bldg # 1, 16926 Birkdale Commons Pkwy, Huntersville, NC 28078, Location 1 Building 1 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. X SPECIAL COVERAGE INFORMATION **BROAD** PERILS INSURED BASIC COVERAGE / PERILS / FORMS AMOUNT OF INSURANCE DEDUCTIBLE Loc # 1, Bldg # 1 Personal Property improvements & betterments \$440,000 1,000 \$450,000 1,000 REMARKS (Including Special Conditions) Special Conditions: LOSS OF BUSINESS INCOME AND EXTRA EXPENSE - ACTUAL LOSS SUSTAINED FOR 12 MONTHS - SEE ATTACHED \$50,000 SPOILAGE COVERAGE - SEE ATTACHED 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 LOSS PAYEE ADDITIONAL INSURED LENDER'S LOSS PAYABLE MORTGAGEE LOAN # **Cabarrus County** AUTHORIZED REPRESENTATIVE Attn: Fair Po Box 707

Concord, NC 28026



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

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ADDITIONAL INTEREST NAMED COVERAGE AFFORDED BY THE ISSUING INSURER(S), AUTHORIZE	INSURANCE IS ISSUED AS A MA BELOW. THIS EVIDENCE DOES N POLICIES BELOW. THIS EVIDEN ED REPRESENTATIVE OR PRODUCE	OT AFFIRMATIVELY OF ICE OF INSURANCE DO	R NEGATIVELY AN ES NOT CONSTITU	MEND. EXTEND OF	R AI TER THE
AGENCY PHONE (A/C, No. E	_{(xt):} (704) 706-2325	COMPANY			
The Morrison Agency 167 Church St. NE Concord, NC 28025	xy, x	Donegal			
FAX (A/C, No): (704) 782-2263 E-MAIL ADDRESS: ht	unter@morrisoninsagency.com				
CODE:	SUB CODE:				
AGENCY CUSTOMER ID #: KENNCON-01					
INSURED Kenney Consulting LLC 3014 Arbor Knoll Concord, NC 28025		LOAN NUMBER		POLICY NUMBER BOS8899445	
,		EFFECTIVE DATE	EXPIRATION DATE	1	
		01/15/2017	01/15/2018	CONTINUED TERMINATE	UNTIL D IF CHECKED
		THIS REPLACES PRIOR EVIL	DENCE DATED:		
PROPERTY INFORMATION					
LOCATION/DESCRIPTION .oc # 1, Bldg # 1, 16926 Birkdale Comm	nons Pkwy, Huntersville, NC 28078, Loc	cation 1 Building 1			
NOTWITHSTANDING ANY REQUIRE EVIDENCE OF PROPERTY INSURA	STED BELOW HAVE BEEN ISSUED EMENT, TERM OR CONDITION OF A INCE MAY BE ISSUED OR MAY PERT LUSIONS AND CONDITIONS OF SUCH	ANY CONTRACT OR OT TAIN, THE INSURANCE AF	HER DOCUMENT I	WITH RESPECT TO	WHICH THIS
COVERAGE INFORMATION	PERILS INSURED BASIC	BROAD X SPECIA	AL		
	COVERAGE / PERILS / FORMS		AMO	UNT OF INSURANCE	DEDUCTIBLE
BI and PD occurrence Limit Aggregate Limit Medical expense (per person) Limit Medical Payments Limit oc # 1, Bldg # 1 Personal Property improvements & betterments				\$1,000,000 \$2,000,000 \$10,000 \$10,000 \$440,000 \$450,000	1,000 1,000
REMARKS (Including Special Cond	litions)				
Special Conditions: .OSS OF BUSINESS INCOME AND EXT 550,000 SPOILAGE COVERAGE - SEE A	TRA EXPENSE - ACTUAL LOSS SUSTA	AINED FOR 12 MONTHS - S	SEE ATTACHED		
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ADDITIONAL INTEREST NAME AND ADDRESS		V			
AAWIE AND ADDRESS		X ADDITIONAL INSURED MORTGAGEE	LENDER'S LOSS PA'	YABLE LOSS	S PAYEE
Kilwins Chocolates Fra	anchisa Inc				
& Kilwin's Quality Con 1050 Bay View Rd Petoskey, MI 49770		AUTHORIZED REPRESENTATI			
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ISSUING INSURE	ER(S), AUTHORIZE	ED REPRESENTATIVE	OR PRODUCE	R, AND THE	ADDITIONA	L INTE	REST.			
AGENCY The Morrison Agen 167 Church St. NE		Ext): (704) 706-2325		Donegal						
Concord, NC 28025	;									
FAX (A/C, No): (704) 782-2	2263 E-MAIL ADDRESS: h	unter@morrisoninsager	ncy.com							
CODE:		SUB CODE:								
AGENCY CUSTOMER ID #: KENN									V	
INSURED Kenney Consulting LLC 3014 Arbor Knoll Concord, NC 28025				LOAN NUMBER				BOS8899445		
					5/2017		1/15/20		CONTINU	JED UNTIL TED IF CHECKED
				THIS REPLA	CES PRIOR EVII	DENCE DA	TED:			
PROPERTY INFOR	RMATION									
EVIDENCE OF PR	NG ANY REQUIRE ROPERTY INSURA	STED BELOW HAVE B MENT, TERM OR CO NCE MAY BE ISSUED	NDITION OF A	ANY CONTRA	ACT OR OT	HER DO	OCUME	NT W	TH RESPECT T	O WHICH THIS
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REMARKS (Includi	ing Special Cond	itions)								
Special Conditions: LOSS OF BUSINESS	INCOME AND EXT	RA EXPENSE - ACTUAL	LOSS SUSTA	INED FOR 12	MONTHS - S	EE ATT	ACHED			
\$50,000 SPOILAGE C			- 1000 00017	INCEDITOR 12	WONTHS - S	DEE ATT	ACHED	,		
CANCELLATION										
SHOULD ANY C DELIVERED IN AC	OF THE ABOVE	DESCRIBED POLICE H THE POLICY PROVIS	IES BE CANO	CELLED BE	FORE THE	EXPIRA	TION	DATE	THEREOF, NO	TICE WILL BE
ADDITIONAL INTE	REST									
NAME AND ADDRESS				ADDITION MORTGA	IAL INSURED	LEND	ER'S LOS	SS PAYAE	BLE LO	SS PAYEE
				LOAN#						
North 21445	n Of Cornelius n Carolina 5 Catawba Ave elius, NC 28031			AUTHORIZED F	REPRESENTATION	M				

ACORD 27 (2016/03)

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MARIETTA, PENNSYLVANIA 17547-0302

POLICY NUMBER: BOS 8899445

BOP PLUS PREFERRED COVERAGE LEVEL SUPPLEMENTAL DECLARATIONS

EACH COVERAGE SHOWN BELOW APPLIES SEPARATELY PER LOCATION. THE COVERAGES AND LIMITS PROVIDED ARE IN ADDITION TO AND WILL BE APPLIED IN EXCESS OF ANY OTHER LIMITS PROVIDED IN THIS POLICY FOR THE SAME COVERAGE.

Coverage Coverage	Limit(s) of Insurance
Accounts Receivable	
	\$50,000 Additional Limit of Insurance
Appurtenant Structures	\$50,000
Brands and Labels	Included in the Business Personal Proper Limit of Insurance
Business Income - Newly Acquired Properties (90 days to report)	\$250,000
Business Income - Tenant Move Back Expenses	\$10,000
Business Income From Dependent Properties	\$25,000
Business Personal Property at Newly Acquired Or Constructed Premises (90 days to report)	\$250,000
Business Personal Property Limit - Seasonal Increase	35% of the applicable Business Personal Property Limit of Insurance
Civil Authority Coverage for 30 consecutive days with no waiting period	Included Subject to the Civil Authority Additional Coverage
Credit Card Slips	\$5,000
Deferred Payments	\$10,000
Employee Dishonesty	\$25,000 Additional Limit of Insurance
Extended Business Income 60 days	Included - Subject to the Business Incom Additional Coverage
Fine Arts	\$15,000
Fire Department Service Charge	\$10,000
Fire Extinguishing Equipment Recharge	Actual Cost
Food Contamination	\$10.000
Food Contamination Business Income	\$10,000
Forgery and Alteration	\$15,000
Inventory And Appraisal	\$5,000
Lock and Key Replacement	\$2,500
Loss Payment on Merchandise Sold (Selling Price)	\$25,000
Money and Securities - Inside the Premises	\$25,000 Additional Limit of Insurance
Money and Securities - Outside the Premises	\$15,000 Additional Limit of Insurance
Money Orders and Counterfeit Paper Currency	\$5,000
Newly Acquired or Constructed Buildings (90 days to report)	\$250,000
Non-Owned Detached Trailers	\$5,000
Ordinance or Law Coverages - Coverage 1 - Coverage for Loss to the Undamaged Portion of the Building	Included within the applicable Building Lir of Insurance
Ordinance or Law Coverages - Coverage 2 - Demolition Cost Coverage and Coverage 3 - Increased Cost of Construction Coverage	\$100,000
Ordinance or Law Coverages - Coverage 2 - Demolition Cost Coverage and Coverage 3 - Increased Cost of Construction Coverage - Tenants Improvements & Betterments	\$25,000
Ordinance or Law Coverage - Increased Period of Restoration	\$25,000
Outdoor Property Fences, Radio and Television Antennas	\$10,000
Outdoor Property Trees, Shrubs and Plants	\$10,000
Outdoor Signs	\$10,000 Additional Limit of Insurance
Personal Effects	\$10,000
Pollutant Clean Up and Removal	\$15,000
Premises Boundary - Broadened to 1,000 Feet	Included within the applicable Property Coverage
Preservation of Property Up to 30 days	Included within the applicable Property Coverage

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MARIETTA, PENNSYLVANIA 17547-0302

POLICY NUMBER: BOS 8899445

BOP PLUS PREFERRED COVERAGE LEVEL SUPPLEMENTAL DECLARATIONS (Continued)

EACH COVERAGE SHOWN BELOW APPLIES SEPARATELY PER LOCATION. THE COVERAGES AND LIMITS PROVIDED ARE IN ADDITION TO AND WILL BE APPLIED IN EXCESS OF ANY OTHER LIMITS PROVIDED IN THIS POLICY FOR THE SAME COVERAGE.

Coverage	Limit(s) of Insurance
Tenant Lease Assessment	\$5,000
Tenant Leasehold Improvements	\$25,000
Tenants Exterior Building Glass	Included in the Business Personal Property Limit of Insurance
Utility Services Direct Damage	\$10,000
Utility Services Time Element (72 hour waiting period applies)	\$10,000
Valuable Papers and Records	\$25,000 Additional Limit of Insurance
Water Backup of Sewers or Drains	\$25,000
Liability Coverages	
Damage To Premises Rented To You Coverage (Tenant's Liaibility)	\$450,000 Additional Limit of Insurance

EACH COVERAGE SHOWN BELOW APPLIES TO THE ENTIRE POLICY AND IS THE MOST WE WILL PAY REGARDLESS OF THE NUMBER OF LOCATIONS INSURED. THE COVERAGES AND LIMITS PROVIDED ARE IN ADDITION TO AND WILL BE APPLIED IN EXCESS OF ANY OTHER LIMITS PROVIDED IN THIS POLICY FOR THE SAME COVERAGE.

Coverage	Limit(s) of Insurance			
Property Coverages				
Arson, Theft or Vandalism Rewards	\$10,000			
Computer Systems Coverage				
Computer Equipment	\$50,000			
Data and Media	\$50,000			
Property In Transit Or Otherwise Away From The Described Premises	\$25,000			
Business Income	\$10,000			
Installation Coverage	\$5,000			
Personal Property Off Premises	\$20,000 Additional Limit of Insurance			
Salespersons Samples	\$5,000			
Liability Coverages				
Automatic Additional Insureds				
Broadened Named Insured - Newly Acquired or Newly Formed Organizations				
Hired and Non-Owned Auto Liability	Included within the Business Liability and Medical Expenses Coverage			
Vendors as insureds				
Volunteer Workers as insureds				
Aggregate Limit of Insurance Per Location	Included Refer to the Liability and Medical Expenses Limits of Insurance.			
Employment Practices Liability Defense Cost Reimbursement Coverage	\$5,000			
Medical Expenses	\$5,000 Additional Limit of Insurance			
Products / Completed Operations Aggregate Limit - Twice The Liability And Medical Expenses Limit	Included Refer to the Liability and Medical Expenses Limits of Insurance.			
Supplementary Payments Bail Bonds	\$2,500			
Supplementary Payments Loss of Earnings	\$500 per day			
Waiver of Transfer of Rights of Recovery	Included within the Business Liability and Medical Expenses Coverage			

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