

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 11/3/2017

11/3/2017 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. AGENCY PHONE (A/C, No. Ext): (828) 264-2626 COMPANY Greystone Insurance Cincinnati Insurance Company a div of LifeStore Insurance PO Box 145496 148 Hwy 105 Ext, Ste 204 Boone NC 28607 Cincinnati OH 45214-5496 E-MAIL ADDRESS: lgilleland@golifestore.c FAX (A/C, No): (828)264-8985 CODE: 32092 SUB CODE: AGENCY CUSTOMER ID #: 00033004 INSURED LOAN NUMBER POLICY NUMBER Bilcat, Inc. (See additional named insureds) ECP 0248756 Po Box 682 **EFFECTIVE DATE** EXPIRATION DATE CONTINUED UNTIL 3/30/2017 3/30/2018 TERMINATED IF CHECKED Blowing Rock NC 28605-0682 THIS REPLACES PRIOR EVIDENCE DATED: PROPERTY INFORMATION LOCATION/DESCRIPTION Loc 3 14 Market St., Wilmington, NC 28401-4454 Loc 4 645 Parkway, Gatlinburg, TN 37738-3203 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 including Betterments & Improvements 400,000 2,500 Loc 4 Business Personal Property including Betterments & Improvements 350,000 2,500 Spoilage 15,000 2,500 Replacement Cost/Agreed Value Special Cause of Loss Form 30 Day Notice of Cancellation Business Income & Extra Expense 72 Hours 12 Months 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) 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 X ADDITIONAL INSURED MORTGAGEE Kilwin's Chocolates Franchise Inc. LOSS PAYEE and Kilwin's Quality Confections, Inc. LOAN# 1050 Bay View Rd Petoskey, MI 49770-9006 AUTHORIZED REPRESENTATIVE Dolon Deborah Jackson/DEBBIE



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 12/26/2017

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

If this certificate is i	eing prepar	ed for a party who has an insurable in	terest in the property, do not use this form. Use ACORD 2	7 or ACORD 28.		
PRODUCER Greystone Insurance a div of LifeStore Insurance 148 Hwy 105 Ext, Ste 204			CONTACT Deborah Jackson			
				828) 264 - 8985		
			E-MAIL ADDRESS: djackson@golifestore.com			
Boone	NC	28607	PRODUCER CUSTOMER ID: 00033004			
			INSURER(S) AFFORDING COVERAGE	NAIC #		
NSURED Bilcat, INC.			INSURER A: Cincinnati Insurance Company	10677		
Po Box 682			INSURER 8:			
			INSURER C :			
Blowing Rock	NC	28605-0682	INSURER D :			
			INSURER E :			
			INSURER F:			
COVERAGES		CERTIFICATE NUMBER-CP171226	00434 DEVISION NUMBER	_		

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

REVISION NUMBER

645 Parkway, Gatlinburg, TN 37738-3203

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	SR TYPE OF INSURAN		SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY		LIMITS
		PROPERTY						BUILDING	\$
	CAL	JSES OF LOSS	DEDUCTIBLES			:	X	PERSONAL PROPERTY	\$ 390,000
		BASIC	BUILDING					BUSINESS INCOME	\$
		BROAD	CONTENTS					EXTRA EXPENSE	\$
Α	х	SPECIAL	1,000	ECP 0248756	3/30/2017	3/30/2018		RENTAL VALUE	\$
		EARTHQUAKE						BLANKET BUILDING	\$
		WND						BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
									\$
									\$
		INLAND MARINE		TYPE OF POLICY					S
	CAL	SES OF LOSS							\$
		NAMED PERILS	l l	POLICY NUMBER	1				\$
									\$
		CRIME							\$
TYPE OF POLICY								\$	
									S
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN								\$
			EARDOWN						\$
									\$
									\$

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERT	IFICA	TE HO	OLDER
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CANCELLATION

Kilwin's Chocolates Franchise, Inc. and Kilwin's Quality Confections, Inc. 1050 Bay View Rd Petoskey, MI 49770-9006 SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Karen Durham/KD

Karen B. Suran

Additional Named Insureds					
Other Named Insureds					
Other Named Insureds Bilcat Inc Dba Kilwins Blowing Rock,	Willbran Inc D	Legal			
				k	
OFAPPINF (02/2007)	-U-11 C-11		COPYRIGHT 2007, AMS SERVI	CES INC	