



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

06/06/2017

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 Roy H. Liskey, Inc PO Box 84 Saint Joseph MI 49085		PHONE (A/C, No, Ext): 269-983-1644	COMPANY Property-Owners Insurance Company 6101 Anacapri Blvd. Lansing MI 48917-3999	
FAX (A/C, No): 269-983-1922		E-MAIL ADDRESS: liskeyinsurance@comcast.net		
CODE: 01040300		SUB CODE:		
AGENCY CUSTOMER ID #: 100743		INSURED P & J Enterprises LLC dba Kilwins of St Joseph 217 State St Saint Joseph MI 49085-1545		
LOAN NUMBER		POLICY NUMBER 16241995		
EFFECTIVE DATE 06/06/2017		EXPIRATION DATE 06/06/2018		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 217 State St, St. Joseph, MI 49085
--

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	PERILS INSURED				AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	SPECIAL			
Business Personal Property on a replacement cost basis					203,040	1000
Tenants Improvements and Betterments on a replacement cost basis					185,000	1000
Spoilage due to power outage					15,000	500
Business Income & Extra Expense ALS					12 months	0
Food Contamination Coverage					20,000	1000

REMARKS (Including Special Conditions)

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

NAME AND ADDRESS Kilwins Chocolates Franchise, Inc. 1050 Bay View Road Petoskey, MI 49770	<input type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	LOAN #		
	AUTHORIZED REPRESENTATIVE 		