

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 07/09/2018

				07/09/2018	
THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT A COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE O ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCES	FFIRMATIVELY OR NEGA	TIVELY AMEND, E	XTEND OR ALT	ER THE	
AGENCY PHONE (A/C, No, Ext): 269-983-1644	COMPANY				
Roy H. Liskey, Inc	_				
PO Box 84	Property Owners Insura	nce Company			
	6101 Anacapri Blvd				
Saint Joseph MI 49085					
FAX (A/C, No): 269-983-1922 E-MAIL ADDRESS: liskeyinsurance@comcast.net	Lansing MI 48917				
CODE: 01040300 SUB CODE:					
AGENCY CUSTOMER ID #: 100743					
INSURED	LOAN NUMBER POLICY NUMBER				
P & J Enterprises LLC dba Kilwins of St Joseph			16241995		
217 State St	EFFECTIVE DATE	EXPIRATION DATE	CONTINU	ED UNTIL	
	06/06/2018	06/06/2019		TED IF CHECKED	
Saint Joseph MI 49085	THIS REPLACES PRIOR EVIDE	NCE DATED:			
PROPERTY INFORMATION					
LOCATION/DESCRIPTION					
217 State St, Saint Joseph MI 49085					
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO TH					
NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN					
SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH					
COVERAGE INFORMATION PERILS INSURED BASIC	BROAD SPECIAL				
COVERAGE / PERILS / FORMS			JNT OF INSURANCE	DEDUCTIBLE	
Business Personal Property on a replacement cost basis		204,7		1,000	
Tenants Improvements and Betterments		185,0		1,000	
Spoilage due to power outage		15,00		500	
Business Income & Extra Expense ALS			onths	0	
Food Contamination Coverage	20,000 1,000				
		20,00		1,000	
DEMARKO (Includio o Oracial Canditiana)					
REMARKS (Including Special Conditions)					
CANCELLATION					
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED	BEFORE THE EXPIRATIO	N DATE THEREOF	NOTICE WILL	BE	
DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.			,		
ADDITIONAL INTEREST					
NAME AND ADDRESS	ADDITIONAL INSURED	LENDER'S LOSS PAY	ABLE LO	DSS PAYEE	
	MORTGAGEE	-			
	LOAN #				
Kilwin's Chocolates Franchise, Inc.					
1050 Bay View Road	AUTHORIZED REPRESENTATIV	ΕΛ			
Petoskey, MI 49770	and michaeld				
		and the	naero		
	A 4000 0			dahta '	
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THIS EVIDENCE OF PROPERTY INS ADDITIONAL INTEREST NAMED BE COVERAGE AFFORDED BY THE PO ISSUING INSURER(S), AUTHORIZE	ELOW. THIS EVIDENCE DOES NO OLICIES BELOW. THIS EVIDENC D REPRESENTATIVE OR PRODU	T AFFIRMATIVELY OR NEG E OF INSURANCE DOES NO CER, AND THE ADDITIONA	GATIVELY AMEND, E	EXTEND OR ALT	ER THE		
AGENCY PHONE (A/C, No, Ex	(t): 269-983-1644	COMPANY	COMPANY				
Roy H. Liskey, Inc							
PO Box 84		Property Owners Insu 6101 Anacapri Blvd	Property Owners Insurance Company 6101 Anacapri Blvd				
Saint Joseph	MI 49085						
•	iskeyinsurance@comcast.net	Lansing	Lansing MI 48917				
CODE: 01040300	SUB CODE:						
AGENCY CUSTOMER ID #: 100743							
INSURED		LOAN NUMBER	LOAN NUMBER POLICY NUMBER				
P & J Enterprises LLC dba Kilwins of S	t loseph			16241995			
217 State St		EFFECTIVE DATE	EXPIRATION DATE	10241000			
		06/06/2018	_		ED UNTIL TED IF CHECKED		
	NU 40005		06/06/2019				
Saint Joseph	MI 49085	THIS REPLACES PRIOR EVIE	JENCE DATED:				
PROPERTY INFORMATION							
LOCATION/DESCRIPTION							
217 State St, Saint Joseph MI 49085							
THE POLICIES OF INSURANCE LISTE	D BELOW HAVE BEEN ISSUED TO	O THE INSURED NAMED ABO	OVE FOR THE POLIC	Y PERIOD INDIC	ATED.		
NOTWITHSTANDING ANY REQUIREM	IENT, TERM OR CONDITION OF A	NY CONTRACT OR OTHER I	DOCUMENT WITH R	ESPECT TO WHIC	CH THIS		
EVIDENCE OF PROPERTY INSURANCE							
SUBJECT TO ALL THE TERMS, EXCL	USIONS AND CONDITIONS OF SU	CH POLICIES. LIMITS SHOV	VN MAY HAVE BEEN	REDUCED BY PA	AID CLAIMS.		
COVERAGE INFORMATION	PERILS INSURED BASIC	BROAD SPECIA	AL				
	COVERAGE / PERILS / FORMS			UNT OF INSURANCE	DEDUCTIBLE		
Business Personal Property on a replace			204,		1,000		
Tenants Improvements and Betterment			185,0		1,000		
Spoilage due to power outage	5		15,0		500		
Business Income & Extra Expense ALS)			onths	0		
Food Contamination Coverage			20,00	00	1,000		
REMARKS (Including Special Cond	itions)						
REMARKS (including Special Cond							
CANCELLATION							
SHOULD ANY OF THE ABOVE DES		ED BEFORE THE EXPIRATI	ON DATE THEREOF	F, NOTICE WILL E	BE		
DELIVERED IN ACCORDANCE WIT	H THE POLICY PROVISIONS.						
ADDITIONAL INTEREST							
NAME AND ADDRESS		ADDITIONAL INSURED	LENDER'S LOSS PAY	ABLE LC	DSS PAYEE		
		MORTGAGEE					
		LOAN #	I				
Kilwin's Quality Confection	ons, Inc.						
1050 Bay View Road		AUTHORIZED REPRESENTAT	IVE O				
Petoskey, MI 49770		AUTIONIZED REFREGENTAT		mi I			
-			and	med	raets		
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