



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

07/09/2018

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 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
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	LOAN NUMBER	POLICY NUMBER 16241995
	EFFECTIVE DATE 06/06/2018	EXPIRATION DATE 06/06/2019
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION 217 State St, Saint 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

PERILS INSURED BASIC BROAD SPECIAL

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property on a replacement cost basis	204,720	1,000
Tenants Improvements and Betterments	185,000	1,000
Spoilage due to power outage	15,000	500
Business Income & Extra Expense ALS	12 months	0
Food Contamination Coverage	20,000	1,000

REMARKS (Including Special Conditions)

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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 Kilwin's Chocolates Franchise, Inc. 1050 Bay View Road Petoskey, MI 49770	ADDITIONAL INSURED <input type="checkbox"/>	LENDER'S LOSS PAYABLE <input type="checkbox"/>	LOSS PAYEE <input type="checkbox"/>
	MORTGAGEE <input type="checkbox"/>		
	LOAN #		
AUTHORIZED REPRESENTATIVE		<i>Carol Michaels</i>	



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ADDITIONAL INTEREST

NAME AND ADDRESS Kilwin's Quality Confections, Inc. 1050 Bay View Road Petoskey, MI 49770	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN #	AUTHORIZED REPRESENTATIVE <i>Carol Michaels</i>	