

DATE (MM/DD/YYYY) EVIDENCE OF PROPERTY INSURANCE 06/05/2023 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): 269-983-1644 Roy H. Liskey, Inc PO Box 84 **Property Owners Insurance Company** 6101 Anacapri Blvd Saint Joseph MI 49085 FAX (A/C, No): 269-983-1922 carol@liskev.net Lansing MI 48917 CODE: 01040300 SUB CODE: AGENCY 100743 LOAN NUMBER POLICY NUMBER INSURED P & J Enterprises LLC dba Kilwins of St Joseph 16241995 FFFECTIVE DATE 217 State St **EXPIRATION DATE** CONTINUED UNTIL TERMINATED IF CHECKED 06/06/2023 06/06/2024 THIS REPLACES PRIOR EVIDENCE DATED: Saint Joseph MI 49085 PROPERTY INFORMATION LOCATION/DESCRIPTION 217 State Street. 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 **SPECIAL** COVERAGE / PERILS / FORMS AMOUNT OF INSURANCE DEDUCTIBLE Business Personal Property Blanket RC 231,920 1,000 Tenants Improvements and Betterments 185.000 1.000 500 Food Spoilage 15,000 Food Contamination Coverage 20.000 1.000 Business Income & Extra Expense ALS 12 months **REMARKS (Including Special Conditions)** 

CANCEL	LATION
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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		ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
		MORTGAGEE	· ·	
Kilwin's Quality Confections, Inc.	LOA	AN #		

1050 Bay View Road

MI 49770 Petoskev

AUTHORIZED REPRESENTATIVE and nichaels



## **EVIDENCE OF PROPERTY INSURANCE**

DATE (MM/DD/YYYY) 06/05/2023

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.

ISSUING INSURER(S), AUTHORIZED REPRESENTATIV	/E OR PRODUCE	R, AND THE A	DDITIONAL	INTER	REST.						
AGENCY PHONE (A/C, No, Ext): 269-983-1644		COMPANY									
Roy H. Liskey, Inc											
PO Box 84		Property Owners Insurance Company									
		6101 Anac	apri Blvd								
Saint Joseph	MI 49085										
FAX (A/C, No): 269-983-1922 E-MAIL ADDRESS: carol@liskey.net		Lansing						MI 48917			
CODE: 01040300 SUB CODE:											
AGENCY CUSTOMER ID #: 100743											
INSURED		LOAN NUMBER	₹			P	OLICY NUMBER				
P & J Enterprises LLC dba Kilwins of St Joseph							16241995				
217 State St		EFFECTIVE DATE EXPIRATION		PIRATION	DATE	CONTINU	TINUED UNTIL				
		06/06/2023 06/06/2			6/06/20	2024 TERMINATED IF CHECKED					
Saint Joseph	MI 49085	THIS REPLACE	S PRIOR EVID	ENCE DA	TED:						
PROPERTY INFORMATION											
LOCATION/DESCRIPTION											
217 State Street, Saint Joseph MI 49085											
THE POLICIES OF INSURANCE LISTED BELOW HAVE BE	EN ISSUED TO T	HE INGLIDED N		N/E EO			DEDIOD INDIC	ATED			
NOTWITHSTANDING ANY REQUIREMENT, TERM OR CO											
EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED											
SUBJECT TO ALL THE TERMS, EXCLUSIONS AND COND	ITIONS OF SUCH	POLICIES. LI	IITS SHOW	'N MAY	HAVE E	BEEN R	REDUCED BY PA	AID CLAIMS.			
COVERAGE INFORMATION PERILS INSURE	D BASIC	BROAD	SPECIA	L							
COVERAGE / PE	RILS / FORMS					AMOUN	IT OF INSURANCE	DEDUCTIBLE			
Business Personal Property Blanket RC						231,92	20	1,000			
Tenants Improvements and Betterments						185,00	00	1,000			
Food Spoilage						15,000	)	500			
Food Contamination Coverage						20,000	)	1,000			
Business Income & Extra Expense ALS						12 moi	nths				
REMARKS (Including Special Conditions)											
CANCELLATION											
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES DELIVERED IN ACCORDANCE WITH THE POLICY PRO		BEFORE THE	EXPIRATION	ON DAT	E THE	REOF,	NOTICE WILL I	BE			
	JVISIONS.										
ADDITIONAL INTEREST		ADDITION	LINCUPED	1.50	DEDIC I C	00 DAV	DIE   I.	DOC DAVEE			
NAME AND ADDRESS			AL INSURED	LEN	DER'S LO	55 PAYAI	BLE LC	OSS PAYEE			
		MORTGAG	EE								
Kilwin's Chocolates Franchise, Inc.		LOAN #									
1050 Bay View Road											
,		AUTHORIZED R	EDDECENTATIV	/F							
		AUTHORIZEDIO	LFKLSLNIAII		0 (		haels				

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