ACORD, EVIDENCE OF PERSONAL PROPERTY INSURANCE

DATE (MM/DD/YYYY) 09/13/2017

THIS IS EVIDENCE THAT	INSURANCE AS	IDENTIFIED	BELOW HAS	BEEN ISSUED	, IS IN FORCE, A	ND CONVEYS	ALL THE
RIGHTS AND PRIVILEGES	AFFORDED UNDE	R THE POLIC	Υ.				

AGENCY Olivier-VanDyk Insurance Agency, Inc. 2780 44th St SW Wyoming, MI 49519		COMPANY Citizens Insurance Comp 808 North Highlander Wa Howell, MI 48843		
CODE: AGENCY CUSTOMER ID #: TIJUENT-01	SUB CODE:	-		
INSURED		LOAN NUMBER	POLICY NUMBER ODID369116	
Tiju Enterprises, LLC 3077 Mahogany Ct NE Grand Rapids, MI 49525		EFFECTIVE DATE 09/12/2017	EXPIRATION DATE 09/12/2018	CONTINUED UNTIL TERMINATED IF CHECKED
		THIS REPLACES PRIOR EVIDENC	E DATED:	

PROPERTY INFORMATION LOCATION/DESCRIPTION

146 Monroe Center, Ste 146, Grand Rapids, MI 49503

COVERAGE INFORMATION

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property & Betterments/Improvements	\$390,000	500

REMARKS (Including Special Conditions)

Special Conditions: Spoilage - \$10,000 limit Replacement Cost Basis Agreed Value with Coinsurance Suspended Special Coverage Form 30 Day Notice of Cancellation Loss of Business Income & Extra Expense - 12 month Actual Loss Sustained - 72 hours Wind & Hail Coverage Included

CANCELLATION

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW <u>30</u> DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

NAME AND ADDRESS		MORTGAGEE		ADDITIONAL INSURED
		LOSS PAYEE		
	LOA	N #		
Kilwins Chocolates Francise Inc.	AUTHORIZED REPRESENTATIVE			
Kilwins Quality Confections Inc. 1050 Bay View Rd				
Petoskey, MI 49770		0		
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