



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
12/14/2017

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 Arkansas Best Insurance Agency 911 West Grand Avenue Hot Springs, AR 71913 Roger Ward	PHONE (A/C, No, Ext): 501-624-8888	COMPANY Auto Owners Insurance Co. Agency Code 24000600 P.O. Box 30325 Lansing, MI 48909
FAX (A/C, No): 501-624-8893	E-MAIL ADDRESS:	
CODE: 24000600	SUB CODE:	
AGENCY CUSTOMER ID #: PEGGY-3		
INSURED Peggy's Chocolates & More LLC David Carroll 154 Pecan Grove Rd Malvern, AR 72104	LOAN NUMBER	POLICY NUMBER 50257105
	EFFECTIVE DATE 02/02/17	EXPIRATION DATE 02/02/18
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 264 Central Ave Hot Springs, AR 71901--353	CANDY STORE - NO BEV OR FOOD
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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	AMOUNT OF INSURANCE	DEDUCTIBLE
Location : 001 Building : 001		
Property : Building	188656	1000
Property : Personal Property	211200	1000
Replacement Cost Basis, Special form		
Loss of Income and Extra Expense- ALS	12 Months	72 hr
Spoilage	10000	
Earthquake	10000	

REMARKS (Including Special Conditions)

Location #143
30 day notice of cancellation

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 Chocolate FranchisInc &Kilwins Quality ConfectionInc 1050 Bay View Rd Petoskey, MI 49770	MORTGAGEE	<input checked="" type="checkbox"/>	ADDITIONAL INSURED
	LOSS PAYEE	<input type="checkbox"/>	
LOAN #			
AUTHORIZED REPRESENTATIVE <i>Roger Ward</i>			