AFAGAN

<u>ACORD</u>_M EVIDENCE OF PERSONAL PROPERTY INSURANCE

DATE (MM/DD/YYYY) 10/11/2022

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

AGENCY Olivier VanDyk Insurance Agency, Inc 2780 44th St SW Wyoming, MI 49519 PHONE (A/C, No, Ext): (616) 454-0800 FAX (A/C, No): (616) 454-7100 E-MAIL ADDRESS: <u>certificates@ovdinsurance.com</u>		COMPANY Hanover American Insura 440 Lincoln Street Worcester, MA 01653-000				
		SUB CODE:	_			
AGENCY CUSTOMER ID #: KILWQUA-01						
INSURED		LOAN NUMBER	POLICY NUMBER			
			ZDI H779781			
Kilwins Quality Confections Inc. 1050 Bay View Rd. Petoskey, MI 49770		EFFECTIVE DATE	EXPIRATION DATE	CONTINUED UNTIL		
		10/01/2022	10/01/2023	TERMINATED IF CHECKED		
		THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION

139 E Main St, Harbor Springs, MI 49740, Retail 1050 Bay View Rd, Petoskey, MI Retail Store 662 N High Street, Columbus, OH 43215, Retail

COVERAGE INFORMATION		
COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property, Special (Including theft) Spoilage	\$210,000 \$10,000	25,000 25,000
Business Personal Property, Special (Including theft) Spoilage	\$390,000 \$10,000	25,000 25,000
Business Personal Property, Special (Including theft) Spoilage, Special (Including theft)	\$390,000 \$10,000	25,00 25,00

REMARKS (Including Special Conditions)

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 ______ 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.

ADDITIONAL INTEREST							
NAME AND ADDRESS		MORTGAGEE		ADDITIONAL INSURED			
		LOSS PAYEE					
	LOAN #						
	AUTHORIZED REPRESENTATIVE						