



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

2/23/2023

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.

AGENCY OVD Grand Rapids 2780 44th St SW Wyoming, MI 49519		PHONE (A/C, No, Ext): 616-454-0800	COMPANY Citizens Insurance Company 808 North Highlander Way Howell, MI 48843	
FAX (A/C, No): 616-454-7100	E-MAIL ADDRESS:			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #:		LOAN NUMBER		POLICY NUMBER Z2IH949933
INSURED Carytown Confections Inc. 4205 Oxford Circle East Richmond VA 23221		EFFECTIVE DATE 03/13/2023	EXPIRATION DATE 03/13/2024	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

## PROPERTY INFORMATION

LOCATION/DESCRIPTION 3115 W Cary St, Richmond, VA 23221
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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	PERILS INSURED				AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	X	SPECIAL		
Business Personal Property Including Tenants Betterments & Improvements					462,000	1,000
Business Income - 12 months ALS						
Spoilage					25,000	
Wind Included						

<b>REMARKS (Including Special Conditions)</b> 30 Day Notice of Cancellation
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<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
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<b>ADDITIONAL INTEREST</b>													
NAME AND ADDRESS  Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI	<table border="1"> <tr> <td>ADDITIONAL INSURED</td> <td>LENDER'S LOSS PAYABLE</td> <td>LOSS PAYEE</td> </tr> <tr> <td>MORTGAGEE</td> <td></td> <td></td> </tr> <tr> <td colspan="3">LOAN #</td> </tr> <tr> <td colspan="3">AUTHORIZED REPRESENTATIVE </td> </tr> </table>	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE	MORTGAGEE			LOAN #			AUTHORIZED REPRESENTATIVE 		
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