



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10/02/2023

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 Koop & Burr Inc. 348 S. Waverly Rd., Suite 240 Holland, MI 49423 Jose Mireles		PHONE (A/C, No, Ext): 616-355-2920	COMPANY Home Owners Insurance Company 6101 Anacapi Blvd P. O. Box 30660 Lansing, MI 48909	
FAX (A/C, No): 616-355-2966	E-MAIL ADDRESS:			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: ANOTH-1				
INSURED Another Direction LLC DBA: Kilwins Grand Haven 101 Washington Ave Grand Haven, MI 49417		LOAN NUMBER	POLICY NUMBER 5305005301	
		EFFECTIVE DATE 11/04/2023	EXPIRATION DATE 11/04/2024	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 101 Washington Ave Grand Haven, MI 49417	CANDY/CONFECTION STORE-CONSUMP OFF-PRE M
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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	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE / PERILS / FORMS					
Location : 001 Building : 001					
Property : Building				\$386,000	1,000
Property : Personal Property				\$234,000	1,000
Replacement Cost					
100% Coinsurance					
Spoilage				\$10,000	500
Business Income/Extra Expense- Actual Loss Sustain					

REMARKS (Including Special Conditions)

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 Franchise Inc 1050 Bay View Rd Petoskey, MI 49770	<input checked="" type="checkbox"/> ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE Jose Mireles			