



EVIDENCE OF PROPERTY INSURANCE

ATENHARMSEL

DATE (MM/DD/YYYY)
11/10/2025

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 The Koop Group, LLC 348 S. Waverly Road Suite 240 Holland, MI 49423-8107	PHONE (A/C, No, Ext):	COMPANY Home Owners Ins Co	
FAX (A/C, No):	E-MAIL ADDRESS:		
CODE: AGENCY CUSTOMER ID #: ANOTDIR-01	SUB CODE:		
INSURED Another Direction LLC DBA: Kilwins Grand Haven 101 Washington Ave Grand Haven, MI 49417	LOAN NUMBER	POLICY NUMBER 5305005301	
	EFFECTIVE DATE 11/4/2025	EXPIRATION DATE 11/4/2026	☐ CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION Loc # 1, Bldg # 1, 101 Washington Ave, Grand Haven, MI 49417, Candy and Fudge

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

☒

SPECIAL

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
SEE ATTACHED ACORD 101		

REMARKS (Including Special Conditions)

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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 Chocolates Franchise Inc 1050 Bay View Rd Petoskey, MI 49770	☒ ADDITIONAL INSURED MORTGAGEE	LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
	LOAN #	
	AUTHORIZED REPRESENTATIVE 	

**ADDITIONAL REMARKS SCHEDULE**

AGENCY The Koop Group, LLC		NAMED INSURED Another Direction LLC DBA: Kilwins Grand Haven 101 Washington Ave Grand Haven, MI 49417	
POLICY NUMBER 5305005301		EFFECTIVE DATE: 11/04/2025	
CARRIER Home Owners Ins Co	NAIC CODE 26638		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

Coverage Information:**Loc # 1, Bldg # 1****Accounts Receivable, Amount of Insurance: \$150,000, Deductible: 1,000****Building, Amount of Insurance: \$387,900, Deductible: 1,000****Building Ordinance or Law, Amount of Insurance: \$100,000, Deductible: 1,000****EDP/Computer Data/media, Amount of Insurance: \$50,000****Business Income 12 months ALS****Wind is Included****Money and Securities on Premises (Outside), Amount of Insurance: \$25,000****Money and Securities on Premises (Inside), Amount of Insurance: \$25,000, Deductible: 1,000****Outdoor property, Amount of Insurance: \$15,000, Deductible: 1,000****Spoilage Coverage, Amount of Insurance: \$10,000, Deductible: 500****Business Personal Property, Amount of Insurance: \$248,740, Deductible: 1,000****Sign, Amount of Insurance: \$10,000, Deductible: 1,000**