



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

2/14/2020

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 Olivier-VanDyk Insurance Agency 2780 44th Street SW Wyoming, MI 49519		PHONE (A/C, No, Ext): 616-454-0800	COMPANY Selective Insurance Company of SC	
FAX (A/C, No): 616-454-7100	E-MAIL ADDRESS: certificates@ovdinsurance.com			
CODE: AGENCY CUSTOMER ID #:	SUB CODE:			
INSURED KTY, LLC BKTY, LLC 4845 Corporate Exchange Blvd Grand Rapids, MI 49512		LOAN NUMBER	POLICY NUMBER S 2269571	
		EFFECTIVE DATE 03/01/2020	EXPIRATION DATE 03/01/2021	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
 Location 1 - 2226 Wealthy St SE, East Grand Rapids, MI 49506
 Location 2 - 146 Monroe Center, Grand Rapids, MI 49503

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 X SPECIAL

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Location 1: Business Personal Property	209,100	
Location 1: Tenants Betterments & Improvements	188,700	
Location 2: Business Personal Property	205,000	
Location 2: Tenants Betterments & Improvements	185,000	
Business Income & Extra Expense - 12 months ALS		
Spoilage	25,000	
Wind Included		

REMARKS (Including Special Conditions)

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 Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI 49770	<input type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE	LOAN #	
AUTHORIZED REPRESENTATIVE 			