



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
5/13/2020

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 <b>IB Insurance Agency, Inc.</b> PO Box 907 Minocqua, WI 54548-1907	PHONE (A/C, No, Ext): <b>(800) 224-9764</b>	COMPANY <b>Frankenmuth Insurance</b> 1 Mutual Avenue Frankenmuth, MI 48787-0001	
FAX (A/C, No): <b>(715) 356-4998</b>	E-MAIL ADDRESS: <b>info@ibinsurance.com</b>		
CODE: <b>0480801</b>	SUB CODE:		
AGENCY CUSTOMER ID #: <b>MINOSWE-01</b>			
INSURED <b>Minocqua Sweet Treats, LLC</b> PO Box 785 Minocqua, WI 54548	LOAN NUMBER	POLICY NUMBER <b>6616790</b>	
	EFFECTIVE DATE <b>3/10/2020</b>	EXPIRATION DATE <b>3/10/2021</b>	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:			

### PROPERTY INFORMATION

LOCATION/DESCRIPTION <b>Loc # 1, Bldg # 1, 320 Oneida St, Minocqua, WI 54548, Candy, Nut &amp; Confectionery - No Cooking On Premises</b>
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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	SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE / PERILS / FORMS					
BI and PD occurrence Limit				\$1,000,000	
Aggregate Limit				\$2,000,000	
Medical expense (per person) Limit				\$5,000	
Products & completed operations Limit				\$2,000,000	
Employment practices liability (EPLI) Limit				\$100,000	5,000
Business increase from dep prop Limit				\$5,000	
Crime - Employee dishonesty Limit				\$2,500	
Crime - Forgery or alteration Limit				\$2,500	
EDP/Computer Equipment Limit				\$10,000	
Domestic Terrorism					
SEE ATTACHED ACORD 101					

### REMARKS (Including Special Conditions)

Remarks: Additional Coverage 2020-2021 policy includes:  Spoilage Coverage - \$10,000 Business Income - 12 Months Actual Loss Sustained 30 Day Notice of Cancellation
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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  <b>Kilwins Chocolate Franchise Inc</b> 1050 Bay View Rd Petoskey, MI 49770-9006	<input checked="" type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	LOAN #		
	AUTHORIZED REPRESENTATIVE <i>Dilani Bala</i>		

**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>IB Insurance Agency, Inc.</b>		NAMED INSURED <b>Minocqua Sweet Treats, LLC</b>	
POLICY NUMBER <b>6616790</b>		PO Box 785 <b>Minocqua, WI 54548</b>	
CARRIER <b>Frankenmuth Insurance</b>	NAIC CODE <b>13986</b>	EFFECTIVE DATE: <b>03/10/2020</b>	

**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: \$10,000, Deductible: 500****Money and Securities on Premises (Outside), Amount of Insurance: \$2,000, Deductible: 500****Money and Securities on Premises (Inside), Amount of Insurance: \$5,000, Deductible: 500****Outdoor property, Amount of Insurance: \$2,500****Valuable Papers, Amount of Insurance: \$10,000, Deductible: 500****Personal Property, Amount of Insurance: \$390,000, Deductible: 500**