



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

5/6/2024

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<br>FLINN FINANCIAL, INC. dba KORTHASE FLINN<br>1098 Bay View Road<br><br>Petoskey MI 49770                   | PHONE<br>(A/C, No, Ext): (231) 348-8121        | COMPANY<br>Frankenmuth Mutual<br>One Mutual Ave<br><br>Frankenmuth MI 48734 |
| FAX<br>(A/C, No): (231) 582-7130  | E-MAIL<br>ADDRESS: vsauerbrey@korthaseflinn.co |   |
| CODE: 0210571   | SUB CODE:                                      |   |
| AGENCY<br>CUSTOMER ID #: 00013287   |  |   |
| INSURED<br>Falkner's Confection Connection, Inc<br>Attn: James Falkner<br>PO Box 144<br>Mackinaw City MI 49701-0144 | LOAN NUMBER                                    | POLICY NUMBER<br>6684204  |
|   | EFFECTIVE DATE<br>4/26/2024                    | EXPIRATION DATE<br>4/26/2025  |
|   |  | <input type="checkbox"/> CONTINUED UNTIL<br>TERMINATED IF CHECKED           |
|   | THIS REPLACES PRIOR EVIDENCE DATED:            |   |

## PROPERTY INFORMATION

LOCATION/DESCRIPTION  
See Below

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

| COVERAGE / PERILS / FORMS  | AMOUNT OF INSURANCE | DEDUCTIBLE |
|--|---------------------|------------|
| Loc 1: 226 E Central Ave, Mackinaw City MI: Building, Replacement Cost, Special form | 237,000             | 1,000      |
| - Business Personal Property, Replacement Cost, Special form                         | 205,000             | 1,000      |
| Location 2: 7416 Main St Unit B-1, Mackinac Island MI:                               |                     |            |
| - Business Personal Property, Replacement Cost, Special form                         | 390,000             | 1,000      |
| Location 3: 129 E Front St, Traverse City MI:  |                     |            |
| - Business Personal Property, Replacement Cost, Special form                         | 390,000             | 1,000      |
| Business Income  | 12 Month ALS        |            |
| Spoilage   | 10,000              |            |
| Business Protection, Special form  | Included            | 1,000      |
| Equipment Breakdown, Standard  | Included            |            |

## 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<br><br>Kilwins Chocolates Franchise Inc<br>Kilwins Quality Confection<br>1050 Bay View Rd<br>Petoskey, MI 49770 | MORTGAGEE  | <input checked="" type="checkbox"/> | ADDITIONAL INSURED |
|  | LOSS PAYEE   | <input type="checkbox"/>            |                    |
|  | LOAN #   |                                     |                    |
|  | AUTHORIZED REPRESENTATIVE<br>Valerie Sauerbrey/VSAUER <i>Valerie Sauerbrey</i> |                                     |                    |