



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

5/5/2026

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 Highstreet Insurance & Financial Services 327 W Mitchell Street Petoskey, MI 49770	PHONE (A/C, No, Ext): 231-348-8121	COMPANY Frankenmuth Insurance Company One Mutual Avenue Frankenmuth, MI 48787
FAX (A/C, No): 231-582-7130	E-MAIL ADDRESS: valerie.sauerbrey@highstreetins.com	
CODE: AGENCY CUSTOMER ID #: FALKCON-01	SUB CODE:	
INSURED Falkner's Confection Connection, Inc PO Box 896 Mackinaw City MI 49701	LOAN NUMBER	POLICY NUMBER 6684204
	EFFECTIVE DATE 04/26/2026	EXPIRATION DATE 04/26/2027
		☒ CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION

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

Loc 1: 226 E Central Ave, MackinawCity MI: Building, Replacement Cost, Special form
- Business Personal Property, Replacement Cost, Special form
Location 2: 7416 Main St Unit B-1, Mackinac Island MI:
- Business Personal Property, Replacement Cost, Special form
Location 3: 129 E Front St, Traverse City MI:
- Business Personal Property, Replacement Cost, Special form
Business Income
Spoilage
Business Protection, Special form
Equipment Breakdown, Standard

265,000
205,000

390,000

390,000
12 Month ALS
10,000
Included
Included

1,000
1,000

1,000

1,000
500
1,000

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 Chocolates Franchise Inc Kilwins Quality Confection 1050 Bay View Rd Petoskey, MI 49770	☒ ADDITIONAL INSURED ☐ MORTGAGEE LOAN #	LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
AUTHORIZED REPRESENTATIVE <i>Amanda Truman</i>		