



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

11/1/2021

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 Harbor/Brenn Agencies 1231 N US Highway 31  Petoskey MI 49770	PHONE (A/C, No, Ext): (231) 347-8113	COMPANY Frankenmuth Mutual Ins Co One Mutual Avenue  Frankenmuth MI 48787-0001
FAX (A/C, No): (231) 347-3853	E-MAIL ADDRESS: insurance@harborbrenn.com	
CODE: 0210889	SUB CODE:	
AGENCY CUSTOMER ID #: 00012005		
INSURED Twenty Ninth Investments Inc. 316 Howard St  Petoskey MI 49770-2414	LOAN NUMBER	POLICY NUMBER 6705985
	EFFECTIVE DATE 11/1/2021	EXPIRATION DATE 11/1/2022
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

## PROPERTY INFORMATION

LOCATION/DESCRIPTION  
Loc# 00001/Bldg# 00001  
316 Howard St  
Petoskey, MI 49770-2414

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
Building, Replacement Cost, Special form	250,000	500
Personal Property, Replacement Cost, Special form	205,000	500
Spoilage, Food Spoilage	10,000	500
Bus Income Actual Loss Sustained, Business Income Actual Loss Sustained		

## 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. & Kilwin's Quality Confections, Inc. 1050 Bay View Rd. Petoskey, MI 49770	MORTGAGEE	<input checked="" type="checkbox"/>	ADDITIONAL INSURED
	LOSS PAYEE	<input type="checkbox"/>	
	LOAN #		
AUTHORIZED REPRESENTATIVE  Janet Hartson/JANET 			