



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

7/23/2020

**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.**

<b>AGENCY</b> Olivier-VanDyk Insurance Agency 2780 44th Street SW Wyoming, MI 49519		<b>PHONE</b> (A/C, No, Ext): 616-454-0800	<b>COMPANY</b> Selective Insurance Company 40 Wantage Avenue Branchville, NJ 07890	
<b>FAX</b> (A/C, No): 616-454-7100	<b>E-MAIL ADDRESS:</b> certificates@ovdinsurance.com			
<b>CODE:</b>	<b>SUB CODE:</b>			
<b>AGENCY CUSTOMER ID #:</b>		<b>LOAN NUMBER</b>		<b>POLICY NUMBER</b> S 2456509
<b>INSURED</b> Charlee's Chocolate Factory, LLC 152 Hampton Lake Dr Bluffton, SC 29910		<b>EFFECTIVE DATE</b> 06/12/2020	<b>EXPIRATION DATE</b> 06/12/2021	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
<b>THIS REPLACES PRIOR EVIDENCE DATED:</b>				

## PROPERTY INFORMATION

<b>LOCATION/DESCRIPTION</b> 1414 Fording Island Rd, Bluffton, SC 29910
---

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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Business Personal Property	205,000	500
Tenants Improvements & Betterments	185,000	500
Business Income & Extra Expense - 12 month actual loss sustained		
Spoilage	10,000	500
Wind Excluded		

## 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

<b>NAME AND ADDRESS</b>  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	<b>LOAN #</b>	
<b>AUTHORIZED REPRESENTATIVE</b> 			