



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
02/27/2019

THIS EVIDENCE OF COMMERCIAL 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.

PRODUCER NAME, CONTACT PERSON AND ADDRESS Hylant - Southeast Michigan 24 Frank Lloyd Wright Dr, Ste J4100 Ann Arbor, MI 48105		PHONE (A/C, No, Ext): (734) 741-0044	COMPANY NAME AND ADDRESS Selective Insurance Co of SE 40 Wantage Avenue Branchville, NJ 07890	NAIC NO: 39926
Contact name:		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
FAX (A/C, No): (734) 741-1850	E-MAIL ADDRESS: annarbor@hylant.com			
CODE: 21040	SUB CODE:		POLICY TYPE Business Owners Policy	
AGENCY CUSTOMER ID #: POLLCON-01		LOAN NUMBER		POLICY NUMBER S 1933074
NAMED INSURED AND ADDRESS Pollyanna's Confectionary Shop 152 Butler St Saugatuck, MI 49453		EFFECTIVE DATE 2/2/2019	EXPIRATION DATE 2/2/2020	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)		THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) BUILDING OR BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION
Loc # 1, Bldg # 1, 152 BUTLER ST, SAUGATUCK, MI 49453
SEE ATTACHED ACORD 101

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	DED:
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$					
<input checked="" type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	YES	NO	N/A		If YES, LIMIT: <input checked="" type="checkbox"/> Actual Loss Sustained; # of months:
BLANKET COVERAGE			<input checked="" type="checkbox"/>		If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE					Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?					
IS DOMESTIC TERRORISM EXCLUDED?					
LIMITED FUNGUS COVERAGE					If YES, LIMIT: DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)					
REPLACEMENT COST		<input checked="" type="checkbox"/>			
AGREED VALUE					
COINSURANCE					If YES, %
EQUIPMENT BREAKDOWN (If Applicable)		<input checked="" type="checkbox"/>			If YES, LIMIT: DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg					If YES, LIMIT: DED:
- Demolition Costs					If YES, LIMIT: DED:
- Incr. Cost of Construction					If YES, LIMIT: DED:
EARTH MOVEMENT (If Applicable)					If YES, LIMIT: DED:
FLOOD (If Applicable)					If YES, LIMIT: DED:
WIND / HAIL INCL <input type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:					If YES, LIMIT: DED:
NAMED STORM INCL <input type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:					If YES, LIMIT: DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS					

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

CONTRACT OF SALE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS Kilwins Chocolates Franchise Inc. & Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey, MI 49770			AUTHORIZED REPRESENTATIVE <i>Mill M. Zelt</i>

**ADDITIONAL REMARKS SCHEDULE**

AGENCY Hylant - Southeast Michigan		NAMED INSURED Pollyanna's Confectionary Shop 152 Butler St Saugatuck, MI 49453	
POLICY NUMBER S 1933074			
CARRIER Selective Insurance Co of SE	NAIC CODE 39926	EFFECTIVE DATE: 02/02/2018	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 28 FORM TITLE: EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

Property Information:

Loc # 1 Bldg # 1 152 Butler St, SAUGATUCK, MI 49453

Loc # 2, Bldg # 1, 119-121 BUTLER ST, SAUGATUCK, MI 49453

Loc # 3, Bldg # 1, 3200 RIVERTOWN, GRANDVILLE, MI 49418

Loc # 4, Bldg # 1, 415 PHOENIX ST, SOUTH HAVEN, MI 49090

Special Conditions:

Location 1- 152 Butler St Saugatuck, MI 49453 Business Personal Property \$449,674

Location 2- 119-121 Buutler St Saugatuck, MI 49453 Business Personal Property \$209,100 Tenants Improvements & Betterments \$188,700

Location 3 Building \$ 76,977

Location 3 - 3200 Rivertown Suite 2192 Grandville, MI 49418 Business Personal Property \$397-800

Location 4- 415 Phoenix St South Haven MI 49090 Business Personal Property \$234,384

Building \$325,000

Spoilage Included \$25,000 each location per endorsement BP 71 35 04 10 (attached)

Each Location -Business Income Actual Loss Sustained - 12 months

Blanekt Additional Coverage for : Blanket Llimit \$75,000

for Account Receivables, Electronic Informaiton SYstems, Temperature Change, Valuable papers and records