



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
7/17/2026

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 Hylant - Ann Arbor 201 Depot Street Ann Arbor, MI 48104-1019		PHONE (A/C, No, Ext):	COMPANY Selective Insurance Co of SE 40 Wantage Avenue Branchville, NJ 07890	
FAX (A/C, No):	E-MAIL ADDRESS: AnnArbor-office@hylant.com			
CODE: 2104000000		SUB CODE: 031214		
AGENCY CUSTOMER ID #: POLLCON-01				
INSURED Pollyanna's Confectionary Shop 415 Phoenix St South Haven, MI 49090-1309			LOAN NUMBER	POLICY NUMBER S 1933074
			EFFECTIVE DATE 2/2/2026	EXPIRATION DATE 2/2/2027
			☐ CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION Loc # 4, Bldg # 1, 415 PHOENIX ST, SOUTH HAVEN, MI 49090
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 # 4, Bldg # 1					
Building, Special Form, Including Replacement Cost				\$585,287	1,000
Personal Property, Special Form, Including Replacement Cost				\$302,750	1,000

REMARKS (Including Special Conditions)

Special Conditions: Special Cause of Loss Coverage Form, Including Replacement Cost Business Income - 12 Months, ALS Spoilage - \$10,000

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 Kilwin's Chocolates Franchise, Inc. Kilwin's Quality Confections, Inc. 1050 Bay View Road Petoskey, MI 49770	☒ ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	☐ LOSS PAYEE
	☐ MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE Nicholas R. Hylant			