



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

8/12/2026

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<br>Olivier VanDyk Insurance Agency, Inc<br>37 Ottawa Ave NW, Suite 400<br>Grand Rapids, MI 49503-2627 | PHONE<br>(A/C, No, Ext): 616-454-0800                             | COMPANY<br>Hanover Ins Co<br>PO Box 4031<br>Woburn, MA 01888-4031 |
| License#: 0007645                                                                                            |                                                                   |                                                                   |
| FAX<br>(A/C, No): 616-454-7100                                                                               | E-MAIL<br>ADDRESS: certificates.sbu@ovdinsurance.com              |                                                                   |
| CODE:                                                                                                        | SUB CODE:                                                         |                                                                   |
| AGENCY<br>CUSTOMER ID #: POLLCON-01                                                                          |                                                                   |                                                                   |
| INSURED<br>Pollyanna's Confectionery Shoppe, LLC<br>415 Phoenix St<br>South Haven MI 49090                   | LOAN NUMBER                                                       | POLICY NUMBER<br>Z2IM479464                                       |
|                                                                                                              | EFFECTIVE DATE<br>08/10/2026                                      | EXPIRATION DATE<br>08/10/2027                                     |
|                                                                                                              | <input type="checkbox"/> CONTINUED UNTIL<br>TERMINATED IF CHECKED |                                                                   |
| THIS REPLACES PRIOR EVIDENCE DATED:                                                                          |                                                                   |                                                                   |

## PROPERTY INFORMATION

LOCATION/DESCRIPTION  
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 |
|-----------------------------------------------|---------------------|------------|
| Building / Replacement Cost                   | 585,287             | 1,000      |
| Business Personal Property / Replacement Cost | 305,000             | 1,000      |
| Business Income - 12 months ALS               |                     |            |
| Spoilage                                      | 25,000              |            |
| Wind Included                                 |                     |            |

## 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<br><br>Kilwins Chocolates Franchise Inc.<br>Kilwins Quality Confections Inc.<br>1050 Bay View Rd<br>Petoskey, MI 49770<br>United States | ADDITIONAL INSURED <input type="checkbox"/><br>MORTGAGEE <input type="checkbox"/> | LENDER'S LOSS PAYABLE <input type="checkbox"/> | LOSS PAYEE <input type="checkbox"/> |
| LOAN #                                                                                                                                                   |                                                                                   |                                                |                                     |
| AUTHORIZED REPRESENTATIVE<br>                                                                                                                            |                                                                                   |                                                |                                     |