



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

6/20/2024

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 Olivier VanDyk Insurance Agency, Inc 2780 44th St SW Wyoming, MI 49519	PHONE (A/C, No, Ext): 616-454-0800	COMPANY Citizens Ins Co Of Amer 808 North Highlander Way Howell, MI 48843
License#: 0007645		
FAX (A/C, No): 616-454-7100	E-MAIL ADDRESS: certificates.sbu@ovdinsurance.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED Chocolates on Main, LLC 4390 Old River Rd Waynesville NC 28786	LOAN NUMBER	POLICY NUMBER Z2IJ072444
	EFFECTIVE DATE 07/08/2024	EXPIRATION DATE 07/08/2025
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

## PROPERTY INFORMATION

LOCATION/DESCRIPTION 90 N Main St, Waynesville, NC 28786
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

Business Personal Property  
Tenants Improvements & Betterments  
Spoilage  
Business Income & Extra Expense - 12 month ALS  
Wind Included

249,500  
400,000

1,000  
1,000

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