

EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY) 03/31/2023

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.

THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE O	R P	ROE	DUC	ER, AND THE ADDITIONAL INTE	REST.		
PRODUCER NAME, CONTACT PERSON AND ADDRESS (A/C, No, Ext): (970) 305-3582				COMPANY NAME AND ADDRESS NAIC NO: 30104			
Virtus LLC d/b/a ISU Virtus				Hartford Underwriters Insurance Company			
Shaun Pritchard				690 Asylum Avenue			
4550 W. 109th Street, Suite 301							
Overland Park KS 66211				Hartford CT 06115			
AX E-MAIL spritchard@virtusins.com A/C, No): ADDRESS:			IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH				
CODE: SUB CODE:				POLICY TYPE			
AGENCY CUSTOMER ID #: 00031391				Package			
NAMED INSURED AND ADDRESS				LOAN NUMBER POLICY NUMBER			
Old Town Ice Cream & Treats LLC					34	4SBAAX1J1R	
10555 N Cty Rd 13				EFFECTIVE DATE EXPIRAT	ION DATE	CONTINUED UNTIL	
Wellington CO 805				04/01/2023	04/01/2024	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 114 S College Ave Loc# 00001							
Fort Collins CO 80524							
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	ВА	SIC		BROAD X SPECIAL			
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$	205	,000	Bus	Pers Prop/ \$185,000 Tenant Improve	& Betterment	DED: 2,500	
	YES	NO	N/A				
BUSINESS INCOME	×			If YES, LIMIT:	X Actua	al Loss Sustained; # of months: 12	
BLANKET COVERAGE		×		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?		X					
LIMITED FUNGUS COVERAGE	×			If YES, LIMIT: 50,000		DED: 2,500	
FUNGUS EXCLUSION (If "YES", specify organization's form used)		×					
REPLACEMENT COST	×						
AGREED VALUE		×					
COINSURANCE		×		If YES, %			
EQUIPMENT BREAKDOWN (If Applicable)	×			If YES, LIMIT: 205K BPP/\$185K TII	В	DED: 2,500	
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	×			If YES, LIMIT: 205K BPP/\$185K TII	В	DED:	
- Demolition Costs	×	_		If YES, LIMIT: 25,000		DED: 2,500	
- Incr. Cost of Construction	×	_		If YES, LIMIT: 25,000		DED: 2,500	
EARTH MOVEMENT (If Applicable)		×		If YES, LIMIT:		DED:	
FLOOD (If Applicable)		×		If YES, LIMIT:		DED:	
WIND / HAIL INCL	×			If YES, LIMIT:		DED:	
NAMED STORM INCL	×			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							
	, PAY	CC		LENDER GERTICING AGENT NAME AND	-DDREGG		
MORTGAGEE Additional insured NAME AND ADDRESS							
Kilwins Chocolates Franchise Inc							
1050 Bay View Road				AUTHORIZED REPRESENTATIVE			
Petoskey MI 49770				1 w.m			
Petoskey MI 49	110					~	