



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

08/29/2024

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 Roy H. Liskey, Inc PO Box 84 Saint Joseph MI 49085	PHONE (A/C, No, Ext): 269-983-1644	COMPANY Auto-Owners Insurance Company 6101 Anacapi Blvd. Lansing MI 48917
FAX (A/C, No): 269-983-1922	E-MAIL ADDRESS: carol@liskey.net	
CODE: 01040300	SUB CODE:	
AGENCY CUSTOMER ID #: 102827		
INSURED Gold Coast Confections LLC 217 State St St. Joseph MI 49085	LOAN NUMBER	POLICY NUMBER 16668903
	EFFECTIVE DATE 08/14/2024	EXPIRATION DATE 08/14/2025
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION 217 State St, St. Joseph MI 49085
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 Blanket RC	243,830	1,000
Tenants Improvements and Betterments	185,000	1,000
Food Spoilage	15,000	500
Food Contamination Coverage	20,000	1,000
Business Income & Extra Expense ALS	12 months	


REMARKS (Including Special Conditions)

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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 1050 Bay View Road Petoskey, MI 49770	ADDITIONAL INSURED <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> LOAN # AUTHORIZED REPRESENTATIVE 	LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE
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COVERAGE INFORMATION

PERILS INSURED

BASIC

BROAD

SPECIAL

COVERAGE / PERILS / FORMS

AMOUNT OF INSURANCE

DEDUCTIBLE

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Tenants Improvements and Betterments
Food Spoilage
Food Contamination Coverage
Business Income & Extra Expense ALS

243,830
185,000
15,000
20,000
12 months

1,000
1,000
500
1,000

REMARKS (Including Special Conditions)

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ADDITIONAL INTEREST

NAME AND ADDRESS Kilwin's Quality Confection, Inc. 1050 Bay View Road Petoskey, MI 49770	ADDITIONAL INSURED MORTGAGEE LOAN #	LENDER'S LOSS PAYABLE LOSS PAYEE
	AUTHORIZED REPRESENTATIVE 