



EVIDENCE OF PROPERTY INSURANCE

NWAERZEGGERS

DATE (MM/DD/YYYY)
8/6/2026

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 TRICOR, LLC 230 W Cherry St Lancaster, WI 53813	PHONE (A/C, No, Ext):	COMPANY Auto-Owners Insurance Company P.O. Box 30660 Lansing, MI 48909-8160	
FAX (A/C, No):	E-MAIL ADDRESS: service@tricorinsurance.com		
CODE: 01-1210-00	SUB CODE:		
AGENCY CUSTOMER ID #: GOLDCOA-01			
INSURED Gold Coast Confections LLC 31853 Edwards Dr Dowagiac, MI 49047		LOAN NUMBER	POLICY NUMBER 16668903
		EFFECTIVE DATE 8/14/2026	EXPIRATION DATE 8/14/2027
		☐ CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION
Loc # 1, Bldg # 1, 217 State St, Saint Joseph, MI 49085-1126, Blanket Replacement Cost
Loc # 1, Bldg # 1, 217 State St, Saint Joseph, MI 49085-1126

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
Damage to Rented Premises Limit	\$300,000	
General Aggregate Limit	\$2,000,000	
Medical Expenses - per person Limit	\$10,000	
Personal and Advertising Injury Limit	\$2,000,000	
Products & Completed Operations - Aggregate Limit	\$2,000,000	
Products & Completed Operations - Each Occurrence Limit	\$2,000,000	
Loc # 1, Bldg # 1		
Tenants I&B (Improvements and Betterments), Special (Including theft)	\$185,000	1,000
Personal Property, Special (Including theft)	\$257,670	1,000
SEE ATTACHED ACORD 101		

REMARKS (Including Special Conditions)

Special Conditions:
Coverage applies only to the extent provided by the policy and subject to all of the policy terms, conditions, exclusions, endorsements and all applicable laws.

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 Quality Confection Inc 1050 Bay View Rd Petoskey, MI 49770-9006	☒ ADDITIONAL INSURED	LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
	☐ MORTGAGEE	
	LOAN #	AUTHORIZED REPRESENTATIVE

**ADDITIONAL REMARKS SCHEDULE**

AGENCY TRICOR, LLC		NAMED INSURED Gold Coast Confections LLC 31853 Edwards Dr Dowagiac, MI 49047
POLICY NUMBER 16668903		
CARRIER Auto-Owners Insurance Company	NAIC CODE 18988	EFFECTIVE DATE: 08/14/2026

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

Coverage Information:**Loc # 1, Bldg # 1****Business Income with Extra Expense, Actual Loss Sustained****Food Spoilage, Amount of Insurance: \$50,000, Deductible: 500****Food Contamination Coverage, Amount of Insurance: \$20,000, Deductible: 1,000**