



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

01/09/2026

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 HOP INSURANCE AGENCY 477 CHICAGO DRIVE HOLLAND, MI 49423	PHONE (A/C, No, Ext): 616-396-5728	COMPANY FARM BUREAU INSURANCE COMPANY OF MICHIGAN	
FAX (A/C, No): 517-580-6739	E-MAIL ADDRESS:		
CODE:	SUB CODE:		
AGENCY CUSTOMER ID #:			
INSURED HEAVEN'S SCENTS II LLC 298 S MAIN ST PLYMOUTH, MI 48170	LOAN NUMBER	POLICY NUMBER BO-11586805	
	EFFECTIVE DATE 01/13/2026	EXPIRATION DATE 01/13/2027	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION

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 BETTERMENTS AND IMPROVEMENTS & BUSINESS PERSONAL PROPERTY

\$400,000

\$500

EQUIPMENT BREAKDOWN COVERAGE
PERISHABLES COVERAGE

\$10,000

BUSINESS INCOME AND EXTRA EXPENSE

12 MONTHS ALS

LIABILITY

\$1,000,000

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 ROAD PETOSKEY, MI 49770	<input checked="" type="checkbox"/>	ADDITIONAL INSURED	<input type="checkbox"/>	LENDER'S LOSS PAYABLE	<input type="checkbox"/>	LOSS PAYEE
	<input type="checkbox"/>	MORTGAGEE	<input type="checkbox"/>			
	LOAN #					
AUTHORIZED REPRESENTATIVE <i>Jonathan Hop r.f.</i>						