

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

3/6/2019 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. PHONE (A/C, No, Ext): 616-454-0800 Selective Insurance Company of SC Olivier-VanDyk Insurance Agency 2780 44th Street SW Wyoming, MI 49519 E-MAIL ADDRESS: vickia@ovdinsurance.com FAX (A/C, No): 616-454-7100 CODE: SUB CODE: AGENCY CUSTOMER ID #: INSURED I OAN NUMBER POLICY NUMBER KTY, LLC BKTY, LLC 4845 Corporate Exchange Blvd Grand Rapids, MI 49512 S 2269571 FFFFCTIVE DATE **EXPIRATION DATE** CONTINUED UNTIL TERMINATED IF CHECKED 03/01/2019 03/01/2020 THIS REPLACES PRIOR EVIDENCE DATED: PROPERTY INFORMATION LOCATION/DESCRIPTION Location 1 - 2226 Wealthy St SE, East Grand Rapids, MI 49506 Location 2 - 146 Monroe Center, Grand Rapids, MI 49503 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 AMOUNT OF INSURANCE DEDUCTIBLE COVERAGE / PERILS / FORMS Location 1: Business Personal Property 209.100 Location 1: Tenants Betterments & Improvements 188,700 Location 2: Business Personal Property
Location 2: Tenants Betterments & Improvements 205,000 185.000 Business Income & Extra Expense - 12 months ALS 25,000 Spoilage Wind Included **REMARKS (Including Special Conditions)** 30 Day Notice of Cancellation 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 ADDITIONAL INSURED LENDER'S LOSS PAYABLE LOSS PAYEE MORTGAGEE LOAN # Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. AUTHORIZED REPRESENTATIVE 1050 Bay View Rd Petoskey, MI 49770