



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

2/14/2020

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 Olivier-VanDyk Insurance Agency 2780 44th Street SW Wyoming, MI 49519	PHONE (A/C, No, Ext): 616-454-0800	COMPANY Selective Insurance Company of SC
FAX (A/C, No): 616-454-7100	E-MAIL ADDRESS: certificates@ovdinsurance.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED KTY, LLC BKTY, LLC 4845 Corporate Exchange Blvd Grand Rapids, MI 49512	LOAN NUMBER	POLICY NUMBER S 2269571
	EFFECTIVE DATE 03/01/2020	EXPIRATION DATE 03/01/2021
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
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
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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					AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	X	SPECIAL			
Location 1: Business Personal Property						209,100	
Location 1: Tenants Betterments & Improvements						188,700	
Location 2: Business Personal Property						205,000	
Location 2: Tenants Betterments & Improvements						185,000	
Business Income & Extra Expense - 12 months ALS							
Spoilage						25,000	
Wind Included							

<b>REMARKS (Including Special Conditions)</b> 30 Day Notice of Cancellation
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<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
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<b>ADDITIONAL INTEREST</b>	<table border="1"> <tr> <td>NAME AND ADDRESS</td> <td>ADDITIONAL INSURED</td> <td>LENDER'S LOSS PAYABLE</td> <td>LOSS PAYEE</td> </tr> <tr> <td rowspan="2">Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI 49770</td> <td>MORTGAGEE</td> <td></td> <td></td> </tr> <tr> <td>LOAN #</td> <td colspan="2"></td> </tr> <tr> <td></td> <td colspan="3">AUTHORIZED REPRESENTATIVE </td> </tr> </table>	NAME AND ADDRESS	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE	Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI 49770	MORTGAGEE			LOAN #				AUTHORIZED REPRESENTATIVE 		
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