



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
3/16/2022

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 BHS Insurance 3055 44th St SW Grandville, MI 49418		PHONE (A/C, No, Ext): (616) 531-1900	COMPANY Selective Insurance Company 900 E 96th St Suite 400 Indianapolis, IN 46240	
FAX (A/C, No): (616) 574-3317		E-MAIL ADDRESS:		
CODE: 21007		SUB CODE:		
AGENCY CUSTOMER ID #: KTYLLC0-01		LOAN NUMBER		POLICY NUMBER S2498611
INSURED KTY LLC & BKTY LLC 4845 Corporate Exchange Blvd SE Grand Rapids, MI 49512		EFFECTIVE DATE 3/1/2022	EXPIRATION DATE 3/1/2023	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
 Loc # 2, Bldg # 1, 146 Monroe Center Street NW, Grand Rapids, MI 49503, Retail Store
 Loc # 1, Bldg # 1, 2226 Wealthy Street SE, Grand Rapids, MI 49506, Ice Cream Store
 Loc # 3, Bldg # 1, 652 Croswell Avenue SE, Grand Rapids, MI 49506, Retail

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

COVERAGE / PERILS / FORMS	PERILS INSURED					AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	SPECIAL				
Loc # 2, Bldg # 1							
Business Personal Property, Special (Including theft)						\$222,057	\$500
Tenants I&B (Improvements and Betterments), Special (Including theft)						\$200,393	\$500
Business Income with Extra Expense, Special (Including theft)						\$25,000	\$500
Loc # 1, Bldg # 1							
Business Personal Property, Special (Including theft)						\$226,499	\$500
Tenants I&B (Improvements and Betterments), Special (Including theft)						\$204,401	\$500
Business Income with Extra Expense, Special (Including theft)						\$25,000	\$500
Loc # 3, Bldg # 1							
Business Personal Property, Special (Including theft)						\$105,473	\$500
Tenants I&B (Improvements and Betterments), Special (Including theft)						\$94,926	\$500

REMARKS (Including Special Conditions)

Special Conditions:
 Business Income - 12 Month Actual Loss Sustained
 \$10,000 spoilage – Included in Blanket Additional Coverage Limit of \$75,000
 Wind is included

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	LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	MORTGAGEE		
LOAN #			
AUTHORIZED REPRESENTATIVE 			