



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
8/19/2021

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 <b>Robertson Ryan - Milwaukee</b> 330 East Kilbourn Avenue, Suite 650 Milwaukee, WI 53202	PHONE (A/C, No, Ext): <b>(414) 271-3575</b>	COMPANY <b>ACUITY</b> P.O. Box 718 Sheboygan, WI 53082-0718
FAX (A/C, No): <b>(414) 271-0196</b>	E-MAIL ADDRESS:	
CODE: <b>2442</b>	SUB CODE:	
AGENCY CUSTOMER ID #: <b>GRUL&amp;CL-01</b>		
INSURED <b>Gruling &amp; Clark LLC DBA Kilwins</b> 4756 N Newhall St Whitefish Bay, WI 53211-1155	LOAN NUMBER	POLICY NUMBER <b>ZG4481</b>
	EFFECTIVE DATE <b>8/4/2021</b>	EXPIRATION DATE <b>8/4/2022</b>
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

### PROPERTY INFORMATION

LOCATION/DESCRIPTION <b>Loc # 1, Bldg # 1, 5756 N Bayshore Dr, Glendale, WI 53217, Confectionery Store</b>
---

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	AMOUNT OF INSURANCE	DEDUCTIBLE	
			PERILS INSURED
SEE ATTACHED ACORD 101			


### REMARKS (Including Special Conditions)

Remarks: Remarks Coverage includes Spoilage with \$25,000 limit subject to \$1,000 deductible.
--

### 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  <b>KILWINS CHOCOLATE FRANCHISE INC</b> 1050 Bay View Rd 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		
	LOAN #		
AUTHORIZED REPRESENTATIVE 			

**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>Robertson Ryan - Milwaukee</b>		NAMED INSURED <b>Gruling &amp; Clark LLC DBA Kilwins</b> 4756 N Newhall St Whitefish Bay, WI 53211-1155	
POLICY NUMBER <b>ZG4481</b>			
CARRIER <b>ACUITY</b>	NAIC CODE <b>14184</b>	EFFECTIVE DATE: <b>08/04/2021</b>	

**ADDITIONAL REMARKS**

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

**Coverage Information:**

**BI and PD occurrence Limit, Amount of Insurance: \$1,000,000**  
**Aggregate Limit, Amount of Insurance: \$3,000,000**  
**Medical expense (per person) Limit, Amount of Insurance: \$10,000**  
**Personal & advertising injury Limit, Amount of Insurance: \$1,000,000**  
**Products & completed operations Limit, Amount of Insurance: \$3,000,000**  
**Tenants legal liability Limit, Amount of Insurance: \$10,000**  
**Auto - Non-owned Limit, Amount of Insurance: \$1,000,000**  
**Employee Benefits Liability Limit, Amount of Insurance: \$250,000**  
**Accounts Receivable Limit, Amount of Insurance: \$100,000**  
**Newly acquired Building Limit, Amount of Insurance: \$1,000,000**  
**Business increase from dep prop Limit, Amount of Insurance: \$25,000**  
**Combined demo cost and increased const cost Limit, Amount of Insurance: \$100,000**  
**EDP/Computer Data/media Limit, Amount of Insurance: \$10,000**  
**Crime - Employee dishonesty Limit, Amount of Insurance: \$25,000**  
**Fine arts Limit, Amount of Insurance: \$25,000**  
**Crime - Forgery or alteration Limit, Amount of Insurance: \$25,000**  
**Money & securities - outside Limit, Amount of Insurance: \$5,000**  
**Money & securities - inside Limit, Amount of Insurance: \$25,000**  
**Outdoor property Limit, Amount of Insurance: \$25,000**  
**Sign Limit**  
**improvements & betterments Limit, Amount of Insurance: \$25,000**  
**Loc # 1, Bldg # 1**  
**Business income with extra exp, Deductible: 500**  
**Personal Property, Amount of Insurance: \$514,616, Deductible: 500**  
**Domestic Terrorism**