



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

8/12/2020

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 Citizens Insurance Company 808 North Highlander Way Howell, MI 48843 | |
| FAX (A/C. No): 616-454-7100 | E-MAIL ADDRESS: certificates@ovdinsurance.com | | |
| CODE: | SUB CODE: | | |
| AGENCY CUSTOMER ID #: | | | |
| INSURED Sweet Anya Inc. 118 W Ludington Ave Ludington, MI 49431 | LOAN NUMBER | POLICY NUMBER ODID342562 | |
| | EFFECTIVE DATE 08/15/2020 | EXPIRATION DATE 08/15/2021 | <input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED |
| THIS REPLACES PRIOR EVIDENCE DATED: | | | |

PROPERTY INFORMATION

| |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| LOCATION/DESCRIPTION 118 W Ludington Ave, Ludington, MI 49431 |
| 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 X SPECIAL

| COVERAGE / PERILS / FORMS | AMOUNT OF INSURANCE | DEDUCTIBLE |
|------------------------------------------------|---------------------|------------|
| Building | 532,507 | 500 |
| Business Personal Property | 451,473 | 500 |
| Business Income & Extra Expense - 12 month ALS | | |
| Spoilage | 25,000 | |
| 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 Kilwins Chocolates Franchise Inc. Kilwin's Quality Confections Inc. 1050 Bay View Rd Petoskey, MI 49770 | ADDITIONAL INSURED | LENDER'S LOSS PAYABLE | LOSS PAYEE |
| | MORTGAGEE | | |
| LOAN # | | | |
| AUTHORIZED REPRESENTATIVE <i>Becky Hart</i> | | | |