



ADDITIONAL REMARKS SCHEDULE

AGENCY Doehring Schultz Agency		NAMED INSURED Elliott's Greenhouse, Inc.	
POLICY NUMBER BP 2790698		800 W Broadway Mount Pleasant, MI 48858	
CARRIER Grange	NAIC CODE 14060	EFFECTIVE DATE: 08/16/2025	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 28 FORM TITLE: EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

Property Information:
Loc # 1, Bldg # 2, \$38,000 ACV bld \$40,000 content RC BI-ALS Ded \$1000



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10/16/2025

THIS EVIDENCE OF COMMERCIAL 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.

PRODUCER NAME, CONTACT PERSON AND ADDRESS Doehring Schultz Agency 3975 W Monroe Rd Alma, MI 48801		PHONE (A/C, No, Ext): (989) 463-4918	COMPANY NAME AND ADDRESS Grange		NAIC NO: 14060
Contact name: Doehring Schultz - MP		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH			
FAX (A/C, No): (989) 463-8663	E-MAIL ADDRESS: insurance@doehringschultz.com				
CODE:	SUB CODE:		POLICY TYPE Business Owners Policy		
AGENCY CUSTOMER ID #: ELLIGRE-01					
NAMED INSURED AND ADDRESS Elliott's Greenhouse, Inc. 800 W Broadway Mount Pleasant, MI 48858			LOAN NUMBER	POLICY NUMBER BP 2790698	
			EFFECTIVE DATE 8/16/2025	EXPIRATION DATE 8/16/2026	☐ CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)			THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) ☐ BUILDING OR ☐ BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION
Loc # 1, Bldg # 1, \$971,000 ACV \$107,000 contents RC BI-ACV Ded \$1000
SEE ATTACHED ACORD 101

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	
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$		DED:			
	YES NO N/A				
☒ BUSINESS INCOME ☐ RENTAL VALUE	☒		If YES, LIMIT:	☒ Actual Loss Sustained; # of months:	
BLANKET COVERAGE			If YES, indicate value(s) reported on property identified above: \$		
TERRORISM COVERAGE			Attach Disclosure Notice / DEC		
IS THERE A TERRORISM-SPECIFIC EXCLUSION?					
IS DOMESTIC TERRORISM EXCLUDED?					
LIMITED FUNGUS COVERAGE			If YES, LIMIT:	DED:	
FUNGUS EXCLUSION (If "YES", specify organization's form used)					
REPLACEMENT COST					
AGREED VALUE					
COINSURANCE			If YES, %		
EQUIPMENT BREAKDOWN (If Applicable)			If YES, LIMIT:	DED:	
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg			If YES, LIMIT:	DED:	
- Demolition Costs			If YES, LIMIT:	DED:	
- Incr. Cost of Construction			If YES, LIMIT:	DED:	
EARTH MOVEMENT (If Applicable)			If YES, LIMIT:	DED:	
FLOOD (If Applicable)			If YES, LIMIT:	DED:	
WIND / HAIL INCL ☐ YES ☐ NO Subject to Different Provisions:			If YES, LIMIT:	DED:	
NAMED STORM INCL ☐ YES ☐ NO Subject to Different Provisions:			If YES, LIMIT:	DED:	
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS					

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

CONTRACT OF SALE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS Kilwin's Chocolate Franchise, Inc 1050 Bay View Road Petoskey, MI 49770			AUTHORIZED REPRESENTATIVE 