

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 2/1/2018

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. PHONE (A/C, No, Ext): (616) 454-0800 Citizens Insurance Company Olivier-VanDyk Insurance Agency, Inc. 808 North Highlander Way 2780 44th St SW Wyoming, MI 49519 Howell, MI 48843 FAX (A/C, No): (616) 454-7100 CODE: 0502634 SUB CODE: AGENCY CUSTOMER ID #: BISSHOL-01 Bissell Holdings, LLC POLICY NUMBER INSURED LOAN NUMBER PO Box 289 ODID491300 Frankfort, MI 49635 FFFECTIVE DATE **EXPIRATION DATE** CONTINUED UNTIL TERMINATED IF CHECKED 2/1/2018 2/1/2019 THIS REPLACES PRIOR EVIDENCE DATED: PROPERTY INFORMATION LOCATION/DESCRIPTION 413 Main St, Frankfort, MI 49635 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 BASIC **BROAD** PERILS INSURED COVERAGE / PERILS / FORMS AMOUNT OF INSURANCE DEDUCTIBLE Business Income & Extra Expense - 12 month actual loss sustained Spoilage \$25,000 **Business Personal Property including Tenants Improvements & Betterments** \$390,000 500 **REMARKS (Including Special Conditions)** 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 LOSS PAYER ADDITIONAL INSURED LENDER'S LOSS PAYABLE MORTGAGEE I OAN # Kilwins Chocolates Franchise Inc. AUTHORIZED REPRESENTATIVE Kilwins Quality Confections Inc. 1050 Bay View Rd

Petoskey, MI 49770