



# EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
5/29/2019

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 <b>Hylant - Southeast Michigan</b> 24 Frank Lloyd Wright Dr, Ste J4100 Ann Arbor, MI 48105	PHONE (A/C, No, Ext): <b>(734) 741-0044</b>	COMPANY NAME AND ADDRESS <b>Travelers Casualty Ins Co Amer</b> One Tower Square Hartford, CT 06183	NAIC NO: <b>19046</b>
Contact name:		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
FAX (A/C, No): <b>(734) 741-1850</b>	E-MAIL ADDRESS: <b>AnnArbor-office@hylant.com</b>		
CODE: <b>OXW038</b>	SUB CODE:	POLICY TYPE <b>Business Owners Policy</b>	
AGENCY CUSTOMER ID #: <b>KILWCHO-01</b>			
NAMED INSURED AND ADDRESS <b>Kilwins Chocolate Shoppe</b> 107 E Liberty #109 Ann Arbor, MI 48104	LOAN NUMBER	POLICY NUMBER <b>6801H447146</b>	
	EFFECTIVE DATE <b>5/22/2019</b>	EXPIRATION DATE <b>5/22/2020</b>	<input type="checkbox"/> 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, 107-109 E Liberty St, Ann Arbor, MI 48104, 107-109 E Liberty St Ann Arbor Mi**

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.

<b>COVERAGE INFORMATION</b>	PERILS INSURED	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL	
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: <b>\$ 390,000</b>					DED: <b>500</b>
<input checked="" type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	YES	NO	N/A		If YES, LIMIT: <input checked="" type="checkbox"/> Actual Loss Sustained; # of months: <b>12</b>
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		<input checked="" type="checkbox"/>			
AGREED VALUE					
COINSURANCE		<input checked="" type="checkbox"/>			If YES, <b>0%</b>
EQUIPMENT BREAKDOWN (If Applicable)		<input checked="" type="checkbox"/>			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 <input type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:					If YES, LIMIT: DED:
NAMED STORM INCL <input type="checkbox"/> YES <input type="checkbox"/> 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 <b>Kilwins Chocolates Franchise Inc &amp; Kilwin's Quality Confections Inc</b> 150 Bay View Road Petoskey, MI 49770			AUTHORIZED REPRESENTATIVE <i>Mill M. Zelt</i>

**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>Hylant - Southeast Michigan</b>		NAMED INSURED <b>Kilwins Chocolate Shoppe 107 E Liberty #109 Ann Arbor, MI 48104</b>	
POLICY NUMBER <b>6801H447146</b>			
CARRIER <b>Travelers Casualty Ins Co Amer</b>	NAIC CODE <b>19046</b>	EFFECTIVE DATE: <b>05/22/2019</b>	

**ADDITIONAL REMARKS**

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

**Special Conditions:**

**Includes Restaurant and Persishable Goods Premier Endorsement- MP T3 66 08 15- Food Contamination \$25,000**

**Remarks:**

**Restaurant and Perishable Goods Premiere Endorsement MP T3 66 08 15 (attached)**

**Spoilage Included per MP T3 66 08 15**