



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

PREVOMA

DATE (MM/DD/YYYY)
11/6/2025

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 Hylant - Ann Arbor 201 Depot Street Ann Arbor, MI 48104-1019	PHONE (A/C, No, Ext): (248) 643-8750	COMPANY NAME AND ADDRESS ACE Property & Casualty Insurance Company 436 Walnut Street Philadelphia, PA 19106	NAIC NO: 20699
Contact name: Cindy Blair	FAX (A/C, No): (248) 643-8753	E-MAIL ADDRESS: Detroit-office@hylant.com	IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH
CODE: 36546	SUB CODE: 031214	POLICY TYPE Business Owners Policy	
AGENCY CUSTOMER ID #: KILWCHO-01		LOAN NUMBER	POLICY NUMBER D96114266
NAMED INSURED AND ADDRESS Kilwins Chocolate Shoppe 107 E Liberty #109 Ann Arbor, MI 48104		EFFECTIVE DATE 5/22/2025	EXPIRATION DATE 12/31/2025
			☐ 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, Candy, Nut and Confectionary Store
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: \$ 350,000	DED: 500
☒ BUSINESS INCOME ☐ RENTAL VALUE	YES NO N/A
BLANKET COVERAGE	
TERRORISM COVERAGE	
IS THERE A TERRORISM-SPECIFIC EXCLUSION?	
IS DOMESTIC TERRORISM EXCLUDED?	
LIMITED FUNGUS COVERAGE	
FUNGUS EXCLUSION (If "YES", specify organization's form used)	
REPLACEMENT COST	☒
AGREED VALUE	
COINSURANCE	☒
EQUIPMENT BREAKDOWN (If Applicable)	☒
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	
- Demolition Costs	
- Incr. Cost of Construction	
EARTH MOVEMENT (If Applicable)	
FLOOD (If Applicable)	
WIND / HAIL INCL ☐ YES ☐ NO Subject to Different Provisions:	
NAMED STORM INCL ☐ YES ☐ NO Subject to Different Provisions:	
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 Kilwins Chocolates Franchise Inc & Kilwin's Quality Confections Inc 150 Bay View Road Petoskey, MI 49770			AUTHORIZED REPRESENTATIVE <i>Nicholas R. Hylant</i>



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LOC #: _____

ADDITIONAL REMARKS SCHEDULEPage 1 of 1

AGENCY Hylant - Ann Arbor		NAMED INSURED Kilwins Chocolate Shoppe 107 E Liberty #109 Ann Arbor, MI 48104
POLICY NUMBER D96114266		
CARRIER ACE Property & Casualty Insurance Company	NAIC CODE 20699	EFFECTIVE DATE: 05/22/2025

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:

Spoilage Included per MP T3 66 08 15

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