



# EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
**09/25/2018**

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>United Insurance PO Box 444, 1131 W. Superior Wayland, MI 49348 David J Smith</b>	PHONE (A/C, No, Ext): <b>269-792-6730</b>	COMPANY NAME AND ADDRESS <b>Frankenmuth Mutual Ins. One Mutual Avenue Frankenmuth, MI 48787-0001</b>	NAIC NO: <b>13986</b>
FAX (A/C, No): <b>269-792-3590</b>	E-MAIL ADDRESS:	IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE: <b>0210796</b>	SUB CODE:	POLICY TYPE <b>Business Owners Policy</b>	
AGENCY CUSTOMER ID #: <b>KILWI-1</b>	NAMED INSURED AND ADDRESS <b>Kilwins Of Charlevoix Kay Seelye 233 Bridge St Charlevoix, MI 49720</b>	LOAN NUMBER	POLICY NUMBER <b>BOP6231539</b>
ADDITIONAL NAMED INSURED(S)	EFFECTIVE DATE <b>09/01/18</b>	EXPIRATION DATE <b>09/01/19</b>	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
		THIS REPLACES PRIOR EVIDENCE DATED:	

**PROPERTY INFORMATION (Use REMARKS on page 2, if more space is required)**     BUILDING OR  BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION <b>233 Bridge St Charlevoix, MI 49720</b>	CANDY, NUT, & CONFECTIONERY-COOKING ON PREMISE.
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: <b>\$ 390,000</b>	DED: <b>1,000</b>
<input checked="" type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	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: <b>50,000</b> DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)	
REPLACEMENT COST	
AGREED VALUE	
COINSURANCE	If YES, <b>100%</b>
EQUIPMENT BREAKDOWN (If Applicable)	If YES, LIMIT: <b>390,000</b> DED: <b>1,000</b>
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**

MORTGAGEE <input checked="" type="checkbox"/>	CONTRACT OF SALE <input checked="" type="checkbox"/>	LENDER SERVICING AGENT NAME AND ADDRESS
LENDERS LOSS PAYABLE	ADDITIONAL INSURED	
NAME AND ADDRESS  <b>KILWINS CHOCOLATES FRANCHISE &amp; KILWIN'S QUALITY CONFECTIONS 1050 BAY VIEW ROAD PETOSKEY, MI 49770</b>		AUTHORIZED REPRESENTATIVE  <b>David J Smith</b>

~~30 DAY NOTICE OF CANCELLATION WILL BE PROVIDED.~~

~~BETTERMENTS/IMPROVEMENTS ARE INCLUDED IN THE BPP LIMIT.~~