



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

5/29/2019

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.

AGENCY Olivier-VanDyk Insurance Agency 2780 44th Street SW Wyoming, MI 49519	PHONE (A/C, No, Ext): 616-454-0800	COMPANY Citizens Insurance Company 808 North Highlander Way Howell, MI 48843	
FAX (A/C, No): 616-454-7100	E-MAIL ADDRESS: bekyh@ovdinsurance.com		
CODE:	SUB CODE:		
AGENCY CUSTOMER ID #:	LOAN NUMBER		POLICY NUMBER O7ID567121
INSURED Knightro Enterprizes Inc. 313 E Main St Charlottesville, VA 22902	EFFECTIVE DATE 06/01/2019	EXPIRATION DATE 06/01/2020	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION 313 E Main St, Charlottesville, VA 22902
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	AMOUNT OF INSURANCE		DEDUCTIBLE
					COVERED	EXCLUDED	
Business Personal Property including Tenants Betterments & Improvements Business Income & Extra Expense - 12 month ALS Spoilage Wind Included					603,750		500
					25,000		

REMARKS (Including Special Conditions) 30 Day Notice of Cancellation
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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 Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI 49770	<table border="1"> <tr> <td>ADDITIONAL INSURED</td> <td>LENDER'S LOSS PAYABLE</td> <td>LOSS PAYEE</td> </tr> <tr> <td>MORTGAGEE</td> <td></td> <td></td> </tr> <tr> <td colspan="3">LOAN #</td> </tr> <tr> <td colspan="3">AUTHORIZED REPRESENTATIVE <i>Becky Hart</i></td> </tr> </table>	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE	MORTGAGEE			LOAN #			AUTHORIZED REPRESENTATIVE <i>Becky Hart</i>		
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