

**EVIDENCE OF PROPERTY INSURANCE**DATE (MM/DD/YYYY)
10/18/2018

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.

AGENCY Schuberg Agency, Inc. 107 N. Michigan Ave. Big Rapids, MI 49307	PHONE (A/C, No, Ext): 231-796-5881	COMPANY Auto-Owners/Home-Owners P.O. Box 30660 Lansing, MI 48909
FAX (A/C, No):	E-MAIL ADDRESS: info@schubergagency.com	
CODE: 010592	SUB CODE:	
AGENCY CUSTOMER ID #: OLDPI-1		
INSURED Old Pioneer Store & Emporium Carleen Rose 118 N Michigan Big Rapids, MI 49307-1402	LOAN NUMBER	POLICY NUMBER 9115516200
	EFFECTIVE DATE 10/11/18	EXPIRATION DATE 10/11/19
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 118 N Michigan Ave Big Rapids, MI 49307-	CANDY OR CONFECTIONERY STORE
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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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Premise 1 Building 1		
BUILDING	576200	500
CONTENTS	345860	500
PROP PLUS		
ADDL INSD		
TERRORISM		
EQUIP BREAKDO		
Replacement Cost Basis		
Business Income & Extra Expense - ALS	12 months	
30 Day notice of cancellation		
Spoilage	\$10,000.	

REMARKS (Including Special Conditions)

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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 Chemical Bank ISAOA P.O. Box 1527 Midland, MI 48641-1527	<input checked="" type="checkbox"/>	MORTGAGEE	ADDITIONAL INSURED
	<input type="checkbox"/>	LOSS PAYEE	
	LOAN #		
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ADDITIONAL INTEREST

NAME AND ADDRESS John Batdorff 629 Woodward Big Rapids, MI 49307	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	X ADDL INSD
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ADDITIONAL INTEREST

NAME AND ADDRESS KILWINS CHOCOLATES FRANCHISE 355 N DIVISION RD PETOSKEY, MI 49770	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	X ADDL INSD
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NAME AND ADDRESS CHEMICAL BANK Po Box 1527 Midland, MI 48641-????	MORTGAGEE	ADDITIONAL INSURED
	<input checked="" type="checkbox"/> LOSS PAYEE	
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NAME AND ADDRESS Kilwins Chocolates Franchise I & Kilwind's Quality Confection 1050 Bay View Road Petoskey, MI 49770	MORTGAGEE	<input checked="" type="checkbox"/>	ADDITIONAL INSURED
	LOSS PAYEE	<input type="checkbox"/>	
LOAN #			
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