



NNEUMANN

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10/16/2020

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 Insurance Agency, Inc. 107 N. Michigan Avenue Big Rapids, MI 49307		PHONE (A/C, No, Ext): (231) 796-5881	COMPANY Home Owners Insurance Co P.O. Box 30660 Lansing, MI 48909	
FAX (A/C, No): (231) 796-5022	E-MAIL ADDRESS: info@schubergagency.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: OLDPION-01		LOAN NUMBER		POLICY NUMBER 9115516200
INSURED Old Pioneer Store & Emporium 118 N Michigan Big Rapids, MI 49307-1402	EFFECTIVE DATE 10/11/2020		EXPIRATION DATE 10/11/2021	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
Loc # 1, Bldg # 1, 118 N Michigan Ave, Big Rapids, MI 49307, Candy Or Confectionery 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	AMOUNT OF INSURANCE	DEDUCTIBLE
SEE ATTACHED ACORD 101						

REMARKS (Including Special Conditions)

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. 355 N. Division Rd. Petoskey, MI 49770	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
LOAN #			
AUTHORIZED REPRESENTATIVE <i>Siare Leachy</i>			



ADDITIONAL REMARKS SCHEDULE

AGENCY Schuberg Insurance Agency, Inc.		NAMED INSURED Old Pioneer Store & Emporium 118 N Michigan Big Rapids, MI 49307-1402	
POLICY NUMBER 9115516200		EFFECTIVE DATE: 10/11/2020	
CARRIER Home Owners Insurance Co	NAIC CODE 26638		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
 FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

Coverage Information:

BI and PD occurrence Limit
 Aggregate Limit, Amount of Insurance: **\$2,000,000**
 Medical expense (per person) Limit, Amount of Insurance: **\$10,000**
 Products & completed operations Limit, Amount of Insurance: **\$2,000,000**
 Auto - hired liability - Bodily injury Limit
 Auto - Non-owned Limit, Amount of Insurance: **\$1,000,000**
 Crime - Employee dishonesty Limit, Amount of Insurance: **\$15,000**
 Fungi/bacteria/mold Limit
 Foreign Terrorism
 Loc # 1, Bldg # 1
 Accounts Receivable, Amount of Insurance: **\$100,000**, Deductible: 500
 Newly acquired Building, Amount of Insurance: **\$1,000,000**, Deductible: 500
 Building, Amount of Insurance: **\$648,000**, Deductible: 500
 Building Ordinance or Law, Amount of Insurance: **\$50,000**, Deductible: 500
 Business income with extra exp, Amount of Insurance: **\$100,000**
 EDP/Computer Equipment, Amount of Insurance: **\$25,000**, Deductible: 500
 EDP/Computer Data/media, Amount of Insurance: **\$25,000**
 Fine arts, Amount of Insurance: **\$10,000**, Deductible: 500
 Forgery or alteration, Amount of Insurance: **\$10,000**, Deductible: 500
 Money and Securities on Premises (Outside), Amount of Insurance: **\$15,000**, Deductible: 0
 Money and Securities on Premises (Inside), Amount of Insurance: **\$15,000**, Deductible: 500
 Outdoor property, Amount of Insurance: **\$10,000**, Deductible: 500
 Valuable Papers, Amount of Insurance: **\$50,000**, Deductible: 500
 Personal Property, Amount of Insurance: **\$241,910**, Deductible: 500
 Refrigerated Products, Amount of Insurance: **\$10,000**, Deductible: 500