



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
10/1/2021

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 <b>Schuberg Insurance Agency, Inc.</b> 107 N. Michigan Avenue Big Rapids, MI 49307	PHONE (A/C, No, Ext): <b>(231) 796-5881</b>	COMPANY <b>Home Owners Insurance Co</b> P.O. Box 30660 Lansing, MI 48909
FAX (A/C, No): <b>(231) 796-5022</b>	E-MAIL ADDRESS: <b>info@schubergagency.com</b>	
CODE: AGENCY CUSTOMER ID #: <b>OLDPION-01</b>	SUB CODE:	
INSURED <b>Old Pioneer Store &amp; Emporium</b> 118 N Michigan Big Rapids, MI 49307-1402	LOAN NUMBER	POLICY NUMBER <b>9115516200</b>
	EFFECTIVE DATE <b>10/11/2021</b>	EXPIRATION DATE <b>10/11/2022</b>
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

### PROPERTY INFORMATION

LOCATION/DESCRIPTION <b>Loc # 1, Bldg # 1, 118 N Michigan Ave, Big Rapids, MI 49307, Candy Or Confectionery Store</b>
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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

PERILS INSURED	BASIC	BROAD	SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
SEE ATTACHED ACORD 101					

### 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  <b>Kilwins Chocolates Franchise Inc.</b> 355 N. Division Rd. Petoskey, MI 49770	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	MORTGAGEE		
LOAN #			
AUTHORIZED REPRESENTATIVE 			

**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>Schuberg Insurance Agency, Inc.</b>		NAMED INSURED <b>Old Pioneer Store &amp; Emporium 118 N Michigan Big Rapids, MI 49307-1402</b>	
POLICY NUMBER <b>9115516200</b>			
CARRIER <b>Home Owners Insurance Co</b>	NAIC CODE <b>26638</b>	EFFECTIVE DATE: <b>10/11/2021</b>	

**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**