

ACORD™ EVIDENCE OF PERSONAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
11/10/2022

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

AGENCY Schuberg Insurance Agency, Inc. 107 N. Michigan Avenue Big Rapids, MI 49307		PHONE (A/C, No, Ext): (231) 796-5881 FAX (A/C, No): (231) 796-5022 E-MAIL ADDRESS: info@schubergagency.com	COMPANY Home Owners Insurance Co P.O. Box 30660 Lansing, MI 48909	
CODE: AGENCY CUSTOMER ID #: OLDPION-01	SUB CODE:			
INSURED Old Pioneer Store & Emporium 118 N Michigan Big Rapids, MI 49307-1402		LOAN NUMBER	POLICY NUMBER 9115516200	
		EFFECTIVE DATE 10/11/2022	EXPIRATION DATE 10/11/2023	<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

COVERAGE INFORMATION

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Bi and PD occurrence Limit		
Aggregate Limit	\$2,000,000	
Medical expense (per person) Limit	\$10,000	
Products & completed operations Limit	\$2,000,000	
Auto - hired liability - Bodily injury Limit		
Auto - Non-owned Limit	\$1,000,000	
Crime - Employee dishonesty Limit	\$15,000	
Fungi/bacteria/mold Limit		
SEE ATTACHED ACORD 101		


REMARKS (Including Special Conditions)

Special Conditions:
 Spoilage \$10,000.00 limit
 Business Income & Extra Expense - actual loss sustained

CANCELLATION

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW 30 DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

ADDITIONAL INTEREST

NAME AND ADDRESS Kilwins Chocolates Franchise Inc 355 N Division Rd Petoskey, MI 49770	<input type="checkbox"/> MORTGAGEE	ADDITIONAL INSURED
	<input type="checkbox"/> LOSS PAYEE	
LOAN #		
AUTHORIZED REPRESENTATIVE 		

**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			
CARRIER Home Owners Insurance Co	NAIC CODE 26638	EFFECTIVE DATE: 10/11/2022	

ADDITIONAL REMARKS

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

Coverage Information:

Loc # 1, Bldg # 1
 Building, Amount of Insurance: \$657,100, Deductible: 500
 Building Ordinance or Law, Amount of Insurance: \$50,000, 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
 Accounts Receivable, Amount of Insurance: \$100,000, 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: \$248,480, Deductible: 500
 Sign, Amount of Insurance: \$5,000, Deductible: 500