

ACORD™ EVIDENCE OF PERSONAL PROPERTY INSURANCEDATE (MM/DD/YYYY)
10/22/2026

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:		SUB CODE:				
AGENCY CUSTOMER ID #: OLDPION-01						
INSURED			LOAN NUMBER		POLICY NUMBER	
Old Pioneer Store & Emporium 118 N Michigan Big Rapids, MI 49307-1402					9115516200	
			EFFECTIVE DATE		EXPIRATION DATE	☐ CONTINUED UNTIL TERMINATED IF CHECKED
			10/11/2026		10/11/2027	
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
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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 <u>30</u> 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	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN #	
	AUTHORIZED REPRESENTATIVE	

Kilwins Chocolates Franchise Inc
 355 N Division Rd
 Petoskey, MI 49770

[Signature]

**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: 10/11/2026	

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