



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/4/2019

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 Olivier-VanDyk Insurance Agency 2780 44th Street SW Wyoming, MI 49519	PHONE (A/C, No, Ext): 616-454-0800	COMPANY Lloyd's Of London One Lime St London, UK,	
FAX (A/C, No): 616-454-7100	E-MAIL ADDRESS: certificates@ovdinsurance.com		
CODE:	SUB CODE:		
AGENCY CUSTOMER ID #:	LOAN NUMBER		POLICY NUMBER 397560119122S
INSURED F Squared, LLC 1316 Celebrity Circle #171 Myrtle Beach, SC 29577	EFFECTIVE DATE 12/01/2019	EXPIRATION DATE 12/01/2020	<input checked="" type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION Location: 1316 Celebrity Circle #171, Myrtle Beach, SC 29577
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
					COVERED	NOT COVERED	
Business Personal Property including Tenants Betterments & Improvements					390,000		10,000
Business Income with Extra Expense					150,000		10,000
See Attached...							

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. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey, MI 49770	<table border="1"> <tr> <td>ADDITIONAL INSURED</td> <td>LENDER'S LOSS PAYABLE</td> <td>LOSS PAYEE</td> </tr> <tr> <td>MORTGAGEE</td> <td></td> <td></td> </tr> <tr> <td colspan="3">LOAN #</td> </tr> <tr> <td colspan="3">AUTHORIZED REPRESENTATIVE <i>Becky Hart</i></td> </tr> </table>	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE	MORTGAGEE			LOAN #			AUTHORIZED REPRESENTATIVE <i>Becky Hart</i>		
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