



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
12/15/2023

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.

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|---|---|--------------------------------------|---|---|
| AGENCY Willis Towers Watson Northeast, Inc. c/o 26 Century Blvd P.O. Box 305191 Nashville, TN 372305191 USA | | PHONE (A/C, No, Ext): 1-877-945-7378 | COMPANY Massachusetts Bay Insurance Company 440 Lincoln Street Worcester, MA 01653 | |
| FAX (A/C, No): 1-888-467-2378 | E-MAIL ADDRESS: certificates@willis.com | | | |
| CODE: | SUB CODE: | | | |
| AGENCY CUSTOMER ID #: | | LOAN NUMBER | | POLICY NUMBER |
| INSURED Kilwin's Quality Confections, LLC 1050 Bay View Road Petoskey, MI 49770 | | | | ZHY-H779781-02 |
| | | EFFECTIVE DATE 10/01/2023 | EXPIRATION DATE 10/01/2024 | <input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED |
| THIS REPLACES PRIOR EVIDENCE DATED: | | | | |

PROPERTY INFORMATION

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| LOCATION/DESCRIPTION Re: 139 E Main St Harbor Springs MI |
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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

| COVERAGE / PERILS / FORMS | AMOUNT OF INSURANCE | DEDUCTIBLE |
|------------------------------|---------------------|------------|
| Blanket Building | \$16,369,021 | |
| Blanket Business Income w/EE | \$9,224,400 | |
| Blanket Personal Property | \$9,018,822 | |


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 Evidence of Insurance | ADDITIONAL INSURED | LENDER'S LOSS PAYABLE | LOSS PAYEE |
| | MORTGAGEE | | |
| | LOAN # | | |
| AUTHORIZED REPRESENTATIVE  | | | |