

EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY) 03/31/2023

THIS EVIDENCE OF COMMERCIAL 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.

THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE O	RP	ROE	DUC	ER, AND THE ADDITIONAL	_ INTEREST.			
PRODUCER NAME, CONTACT PERSON AND ADDRESS (A/C, No, Ext): (970) 305-3582				COMPANY NAME AND ADDRES	NAIC NO: 30104			
Virtus LLC d/b/a ISU Virtus				Hartford Underwriters Insurance Company				
Shaun Pritchard				690 Asylum Avenue				
4550 W. 109th Street, Suite 301								
Overland Park KS 66				Hartford CT 06115				
FAX E-MAIL spritchard@virtusins.com (A/C, No): ADDRESS:				IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH				
CODE: SUB CODE:				POLICY TYPE				
AGENCY CUSTOMER ID #: 00031391				Package				
NAMED INSURED AND ADDRESS				LOAN NUMBER		POLICY NUMBER		
Old Town Ice Cream & Treats LLC				34SBAAX1J1R				
10555 N Cty Rd 13				EFFECTIVE DATE	EXPIRATION DATE		CONTINUED UNTIL	
Wellington CO 8				04/01/2023 04/01/2024 TERMINATED IF CHECKED				
ADDITIONAL NAMED INSURED(S)				THIS REPLACES PRIOR EVIDENCE DATED:				
PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) BUILDING OR BUSINESS PERSONAL PROPERTY								
LOCATION / DESCRIPTION 114 S College Ave				Loc# 00001				
Fort Collins	C,	O 80	0524					
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO				NAMED ABOVE FOR THE PO	DLICY PERIOD INDICA	ATED. N	IOTWITHSTANDING	
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	ВА	SIC		BROAD X SPECIAL				
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$	205	,000	Bus	Pers Prop/ \$185,000 Tenant I	mprove & Betterment	DED:	: 2,500	
	YES	NO	N/A					
BUSINESS INCOME	×			If YES, LIMIT:	× A	ctual Los	ss Sustained; # of months:	12
BLANKET COVERAGE				If YES, indicate value(s) reported on property identified above: \$				
TERRORISM COVERAGE				Attach Disclosure Notice / DEC				
IS THERE A TERRORISM-SPECIFIC EXCLUSION?	×	×						
IS DOMESTIC TERRORISM EXCLUDED?		X						
LIMITED FUNGUS COVERAGE	×			If YES, LIMIT: 50,000			DED: 2,500	
FUNGUS EXCLUSION (If "YES", specify organization's form used)		×						
REPLACEMENT COST	×							
AGREED VALUE		×						
COINSURANCE		×		If YES, %				
EQUIPMENT BREAKDOWN (If Applicable)	×			If YES, LIMIT: 205K BPP/\$1	85K TIB		DED: 2,500	
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	×			If YES, LIMIT: 205K BPP/\$1	85K TIB		DED:	
- Demolition Costs	×			If YES, LIMIT: 25,000			DED: 2,500	
- Incr. Cost of Construction	×			If YES, LIMIT: 25,000			DED: 2,500	
EARTH MOVEMENT (If Applicable)		×		If YES, LIMIT:			DED:	
FLOOD (If Applicable)		×		If YES, LIMIT:			DED:	
WIND / HAIL INCL X YES NO Subject to Different Provisions:	×			If YES, LIMIT:			DED:	
NAMED STORM INCL ☐ YES ☐ NO Subject to Different Provisions:	×			If YES, LIMIT:			DED:	
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE	×	•						
HOLDER PRIOR TO LOSS	<u> </u>							
CANCELLATION		LED	DE	FORE THE EVERNATION R	ATE THEREOF NO	TICE W	WILL DE	
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANDELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS		LED	DE	FURE THE EXPIRATION D	AIE INEREUF, NO	IICE V	VILL DE	
ADDITIONAL INTEREST CONTRACT OF SALE LENDER'S LOSS PAYABLE LOSS PAYEE LE				LENDER SERVICING AGENT NAM	IE AND ADDRESS			
MORTGAGEE CONTRACT OF SALE LENDER'S LOSS PAYABLE LOSS PAYEE LOSS PAYABLE LOSS PAYEE LOSS PAYABLE LOSS PAYA								
NAME AND ADDRESS								
Kilwins Chocolates Franchise Inc								
1050 Bay View Road								
1000 Day VIEW INDAU				AUTHORIZED REPRESENTATIVE				
Petoskey MI 497				1 w.m				
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