



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
7/19/2017

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 Hanover Insurance Companies PO Box 4031 Woburn MA 01888-4031	
FAX (A/C. No.): 616-454-7100	E-MAIL ADDRESS: angief@ovdinsurance.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: SHEASWE-01		LOAN NUMBER		POLICY NUMBER OZI-D305018
INSURED Shea's Sweets LLC PO Box 909 Black Mountain, NC 28711		EFFECTIVE DATE 07/01/2017	EXPIRATION DATE 07/01/2018	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 116 W. State St, Black Mountain, NC 28711

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

COVERAGE / PERILS / FORMS	PERILS INSURED				AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	X	SPECIAL		
Building					163,900	500
Building Betterments & Improvements					185,000	500
Business Personal Property					223,800	500
Spoilage due to breakdown/contamination/power outage					25,000	500
Replacement Cost Basis						
Agreed Value with Coinsurance Suspended						
Special Coverage Form						
30 Day Notice of Cancellation						
Loss of Business Income & Extra Expense - Actual Loss Sustained					12 months	72 hours

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 Kilwins Chocolates Franchise Inc. & Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey MI 49770	ADDITIONAL INSURED	<input checked="" type="checkbox"/>	LENDER'S LOSS PAYABLE	<input type="checkbox"/>	LOSS PAYEE
	MORTGAGEE	<input checked="" type="checkbox"/>	Franchisor		
	LOAN #				
AUTHORIZED REPRESENTATIVE 					