



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
12/01/2023

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.

AGENCY Van Wyk Risk Solutions 150 Ottawa Ave NW Suite 1000 Grand Rapids, MI 49503		PHONE (A/C, No, Ext): 616-942-5070	COMPANY Citizens Insurance Company of America	
FAX (A/C, No): 616-942-8199	E-MAIL ADDRESS: certs@vanwykcorp.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: 7083		LOAN NUMBER		POLICY NUMBER H123964-04
INSURED Gojoco, Inc. St. Charles Kilw ins 300 South Main Saint Charles, MO 63301		EFFECTIVE DATE 11/18/2023	EXPIRATION DATE 11/18/2024	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 1 300 S Main St Saint Charles, MO 633013435
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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
Personal Property / Replacement Cost / Special Form (incl theft) / Coinsurance Waived	409,847	500.00
Spoilage due to break down/contamination/power outage	15,000	500.00
Systems Breakdown	Included	500.00
Business Income & Extra Expense	ALS	0 Hours

REMARKS (Including Special Conditions)

Includes 30 Day notice of cancellation other than non-payment of premium

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 Kilw ins Chocolates Franchise, Inc. 1050 Bay View Road Petoskey, MI 49770	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	MORTGAGEE		
LOAN #			
AUTHORIZED REPRESENTATIVE <i>Michelle Lucas</i>			