

# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 1/25/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER. AND THE CERTIFICATE HOLDER

If th	nis certificate i	is being prepar	ed for a party who has an insura	ble interest in the pro	perty, do not use	this form. Us	e ACORD 2	7 or ACO	RD 28.	
RODUC					OE R SEPSEY					
	SEPSEY (038 GOLF RD	33)		PHONE (A/C, No. Ext):	PHONE (A/C, No, Ext): 847-640-7745 FAX (A/C, No): 847-				462	
SUITE				E-MAIL	E-MAIL JOE SEPSEY@COUNTRYFINANCIAL.COM					
		TS, IL 60005-00	000	PHONE (AIC, No, Ext): E-MAIL ADDRESS: PRODUCER CUSTOMER ID:						
				COSTOMER ID.	MELIDEDIEL ACCOR	DING COVERAGE			NAIC#	
NSUREC	402	2835		way men a . CC	INSURER(S) AFFORDING COVERAGE INSURER A: COUNTRY Mutual Insurance Company				990	
	S CHOCOLAT			10.000.0001.000	10000010201				380	
	REUTER DR			INSURER B:						
RLING	GTON HEIGHT	rs, IL 60005		INSURER C :						
				INSURER D ;						
				INSURER E :						
				INSURER F:						
	RAGES		CERTIFICATE NUMBER:		REVISION NUMBER:					
_oc 1/l _imit fo THIS	Bldg 1/148 N Y or Busn Income	ORK ST, ELMH and Extra Expe	ROPERTY (Attach ACORD 101, Additional F URST, IL 601262806 ense is actual loss sustained not to LICIES OF INSURANCE LISTED BEL NY REQUIREMENT, TERM OR CON	exceed one year	D TO THE INSURE	ED NAMED ABO	OVE FOR TH	E POLICY	PERIOD	
EXCL	TIFICATE MAY	BE ISSUED OR	MAY PERTAIN, THE INSURANCE A SUCH POLICIES. LIMITS SHOWN MA	AFFORDED BY THE PO AY HAVE BEEN REDUCE	LICIES DESCRIBED D BY PAID CLAIMS,	D HEREIN IS S	UBJECT TO	ALL THE	TERMS,	
ISR TR	TYPE OF IN	ISURANCE	POLICY NUMBER		POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PF	OPERTY	LIM	ITS	
	PROPERTY					BUILDING		\$		
A CA	USES OF LOSS	DEDUCTIBLES	AM9186244	8/8/2017	8/8/2018	/ PERSONAL	PROPERTY	\$ 390,000	)	
	BASIC	BUILDING				BUSINESS	NCOME	s See Ab		
	BROAD	CONTENTS	_			✓ EXTRA EXF	ENSE	See Ab	ove	
	SPECIAL	\$1,000				RENTAL VA				
	EARTHQUAKE		-			BLANKET B				
-	WIND	<del> </del>	-				<b>****</b>	20000		
-						BLANKET P	-	\$		
	FLOOD					BLANKET B	LDG & PP	\$		
<b>✓</b>	Equip Brea	akdown						\$		
	<u> </u>							\$		
	INLAND MARINE		TYPE OF POLICY					\$		
CA	USES OF LOSS							\$		
	NAMED PERILS		POLICY NUMBER					\$		
								\$		
	CRIME							\$		
TY	TYPE OF POLICY							\$		
								\$		
	BOILER & MACHINERY /							\$		
1	EQUIPMENT BE	REAKDOWN					1			
-			<u> </u>					\$		
							1	S		
DECIAL	CONDITIONS (OT	HED COVERAGES	  Attach ACORD 101, Additional Remarks Sci	hadula if mana		I		\$		
BETTE IMIT I	ERMENTS AND FOR BUSINES	D IMPROVEME	NTS ARE INCLUDED IN THE BUS DEXTRA EXPENSE IS ACTUAL L	INESS PERSONAL PF	ROPERTY LIMIT					
ERTI	FICATE HOL	DER		CANCELLAT	TION					
KILW KILW 1050	INS CHOCOLA	ATE FRANCHIS CONFECTIONS	- · · · -	SHOULD AN THE EXPIR	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					
	,			AUTHORIZED RE	AUTHORIZED REPRESENTATIVE					

## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

# NOTICE OF CANCELLATION TO CERTIFICATE HOLDER(S)

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE PART
COMMERCIAL AUTO COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY

With respect to coverage provided by this endorsement, the provisions of the Coverage Part (Policy) apply unless modified by the endorsement.

#### Cancellation

The following is added under the Cancellation Condition applicable to the Coverage Parts (Policy) listed above:

If we cancel this policy for any reason other than non payment of premium, we will mail written notice of cancellation to the certificate holder(s) on file with the Company. Notice will be provided prior to the effective date of cancellation. We will give the number of days notice as provided for in the Cancellation Condition of this policy. The notice will state the effective date of cancellation. The policy period will end on that date.

If you cancel this policy, or if we cancel for non payment of premium, we will mail written notice of such cancellation to the certificate holder(s) on file with the Company. The notice will state the date the policy was cancelled.

The notice will be mailed by first-class mail to the last known mailing address of the certificate holder(s) on file with the Company.

Any notice of cancellation provided by this endorsement applies only to the certificate holder(s) with a certificate of insurance applicable to this policy's period.

Our failure to send notice of cancellation to the certificate holder(s) will not amend, extend or alter the terms and conditions of this policy, including the cancellation of this policy.

If there is a conflict between any other policy cancellation provisions pertaining to the certificate holder(s) and this endorsement, the other policy provisions shall control.

Nothing contained here varies, alters, or extends any provisions of the policy except as provided in this endorsement.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Includes copyrighted material of American Association of Insurance Services, Inc., with its permission.

Contains copyrighted material of the National Council on Compensation Insurance, with its permission.

AIL 10 67 08 11 Page 1 of 1

- (2) Interruption of electric power supply, power surge, blackout or brownout if the cause of such occurrence took place within 100 feet of the described premises.
- 2. The following exclusion is added to Paragraph B.2. Exclusions:
  - a. We will not pay for loss or damage arising out of any act committed:
    - (1) By or at the direction of any insured; and
    - (2) With the intent to cause a loss.
  - **b.** However, this exclusion will not apply to deny payment to an innocent co-insured who did not cooperate in or contribute to the creation of the loss if:
    - (1) The loss arose out of a pattern of criminal domestic violence; and
    - (2) The perpetrator of the loss is criminally prosecuted for the act causing the loss.
  - c. If we pay a claim pursuant to Paragraph B.2.b., our payment to the insured is limited to that insured's insurable interest in the property less any payments we first made to a mortgagee or other party with a legal secured interest in the property. In no event will we pay more than the Limit of Insurance.
- 3. The following is added to Paragraph E.4. Legal Action Against Us Property Loss Condition:

The two-year period for legal action against us is extended by the number of days between the date the proof of loss is filed with us and the date we deny the claim in whole or in part.

C. Section II - Liability is amended as follows:

The term "spouse" is replaced by the following: Spouse or party to a civil union recognized under Illinois law.

- D. Section III Common Policy Conditions is amended as follows:
  - The Paragraph A. Cancellation Common Policy Condition is replaced by the following:



### A. Cancellation

 The first Named Insured shown in the Declarations may cancel this Policy by mailing to us advance written notice of cancellation.

- 2. If this Policy has been in effect for 60 days or less, except as provided in Paragraphs 8. and 9. below, we may cancel this Policy by mailing written notice of cancellation at least:
  - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
  - a0 days before the effective date of cancellation if we cancel for any other reason.
- 3. If this Policy has been in effect for more than 60 days, except as provided in Paragraphs 8. and 9. below, we may cancel this Policy only for one or more of the following reasons:
  - a. Nonpayment of premium;
  - b. The Policy was obtained through a material misrepresentation;
  - c. You have violated any of the terms and conditions of the Policy;
  - d. The risk originally accepted has measurably increased;
  - e. Certification to the Director of Insurance of the loss of reinsurance by the insurer which provided coverage to us for all or a substantial part of the underlying risk insured; or
  - f. A determination by the Director of Insurance that the continuation of the Policy could place us in violation of the insurance laws of this State.

If we cancel this Policy based on one or more of the above reasons except for nonpayment of premium, we will mail written notice at least 60 days before the effective date of cancellation. When cancellation is for nonpayment of premium, we will mail written notice at least 10 days before the effective date of cancellation.

- **4.** We will mail our notice to you, any mortgagee or lienholder known to us, and to the agent or broker.
- **5.** Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.