

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 5/1/2019

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.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT Christopher Tull				
Mason & Carter	PHONE (A/C, No, Ext): (410)539-6767 FAX (A/C, No): (410)727-7264				
23 South Street	E-MAIL ADDRESS: ctull@masoncarter.com				
	INSURER(S) AFFORDING COVERAGE NAI	IC#			
Baltimore MD 21202-3296	INSURER A:Sentinel Ins Co LTD 11000	0			
INSURED	INSURER B:Hartford Accident&Indemnity Ins Co				
RLN Sweets LLC, RLN WC LLC & RLN FP Inc	INSURER C:				
1607 Troys Court	INSURER D :				
	INSURER E :				
Crofton MD 21114	INSURER F:				
	505				

COVERAGES CERTIFICATE NUMBER:CL1811922606

REVISION NUMBER:

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	TYPE OF INSURANCE	ADDL S	SUBR		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	X COMMERCIAL GENERAL LIABILITY				,		EACH OCCURRENCE \$ 2,000,000
A	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000
		x		30SBABW0119	2/1/2018	2/1/2019	MED EXP (Any one person) \$ 10,000
1							PERSONAL & ADV INJURY \$ 2,000,000
1	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE \$ 4,000,000
1	X POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG \$ 4,000,000
	OTHER:						\$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident) \$ 2,000,000
l a	ANY AUTO						BODILY INJURY (Per person) \$
	ALL OWNED SCHEDULED AUTOS			30SBABW0119	2/1/2018	2/1/2019	BODILY INJURY (Per accident) \$
	X HIRED AUTOS X NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident) \$
							\$
	X UMBRELLA LIAB OCCUR						EACH OCCURRENCE \$ 1,000,000
A	EXCESS LIAB CLAIMS-MADE						AGGREGATE \$ 1,000,000
	DED RETENTION\$ 10,000			30SBABW0119	2/1/2018	2/1/2019	\$
1	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						X PER OTH- STATUTE ER
1	ANY PROPRIETOR/PARTNER/EXECUTIVE						E.L. EACH ACCIDENT \$ 1,000,000
В	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)			30WECAB3PP8	4/3/2019	4/3/2020	E.L. DISEASE - EA EMPLOYEE \$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT \$ 1,000,000
A	EQUIPMENT BREAKDOWN COV.			30SBABW0119	2/1/2018	2/1/2019	LIMIT \$244,400

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

LOCATIONS: 1625 THAMES ST, BALTIMORE, MD 21231, BUSINESS PERSONAL PROPERTY LIMIT \$244,400., 1407 S MAIN

CHAPEL WAY, GAMBRILLS, MD 21054, BUSINESS PERSONAL PROPERTY LIMIT \$244,400.

KILWINS CHOCOLATES FRANCHISE INC. AND KILWIN'S QUALITY CONFECTIONS, INC. ARE LISTED AS ADDITIONAL INSUREDS ON PRIMARY AND NON-CONTRIBUTORY BASIS WITH REGARDS TO GENERAL LIABILITY AND AUTOMOBILE LIABILITY POLICIES.

WAIVER OF SUBROGATION WITH REGARDS TO WORKERS COMPENSATION/EMPLOYERS LIABILITY, GENERAL LIABILITY,

CERTIFICATE HOLDER	CANCELLATION		
insurance@kilwinsfranchise KILWINS CHOCOLATES FRANCHISE INC. KILWIN'S QUALITY CONFECTIONS INC. 1050 BAY VIEW ROAD	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.		
PETOSKEY, MI 49770	AUTHORIZED REPRESENTATIVE		
	Christopher Tull/TW		

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