

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 02/22/2023

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 have ADDITIONAL INSURED provisions or 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 Roy H. Liskey, Inc.						
Ro	y H. Liskey, Inc				PHONE 260 083 1644 FAX 260 083 1033							
PO Box 84						E-MAIL porol@lipkov.net						
					Trestrico.							
Sa	int Joseph	INSURER A: Property Owners Insurance Company						32905				
INSURED											26638	
	P & J Enterprises LLC dl	ba	Kilv	vins of St Joseph							20030	
	217 State St				INSURER C :							
	Saint Joseph MI 49085-1	INSURER D :										
		INSURER E :										
COVERAGES CERTIFICATE NUMBER: 2023022213						INSURER F:						
COVERAGES CERTIFICATE NUMBER: 20230222132435414 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										CV 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 INSUPANCE	DDL	SUBR	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)		LIMITS			
	COMMERCIAL GENERAL LIABILITY	100				(MINI/DD/1111)	(WINI/DD/1111)	EACH OCCURRENC		2.00	0,000	
	CLAIMS-MADE X OCCUR							DAMAGE TO RENTE	ED			
							06/06/2023	PREMISES (Ea occurrence) \$ 300  MED EXP (Any one person) \$ 10,0				
Α		Υ	Υ	16241995		06/06/2022		, , , , , , , , , , , , , , , , , , ,			0.000	
	GEN'L AGGREGATE LIMIT APPLIES PER:										0,000	
	X POLICY PRO- JECT LOC										0,000	
	OTHER:							Fire Legal Liability		2,000	0,000	
	AUTOMOBILE LIABILITY							COMBINED SINGLE (Ea accident)	LIMIT \$			
	ANY AUTO							BODILY INJURY (Pe	er person) \$			
	OWNED SCHEDULED AUTOS ONLY							BODILY INJURY (Pe	er accident) \$			
	HIRED NON-OWNED AUTOS ONLY						PROPERTY DA (Per accident)		SE \$	\$		
	ASTES SILE!							(Fer accident)	\$			
	X UMBRELLA LIAB X OCCUR		Y 5153876101			06/09/2023	EACH OCCURRENC	E \$	1,00	0,000		
В	EXCESS LIAB CLAIMS-MADE	Y			06/09/2022		AGGREGATE	s	1,00	0,000		
	DED RETENTION\$						Employer's Liab	oility s				
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	N/A Y						PER STATUTE	OTH- ER			
В	ANYPROPRIETOR/PARTNER/EXECUTIVE		Y 16707284	40707004			00/47/0004	E.L. EACH ACCIDEN		1,000	0.000	
В	(Mandatory in NH)	V/A	Y 16707284			02/17/2023	02/17/2024	E.L. DISEASE - EA E			0,000	
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLI		1,000		
								E.E. BIOLAGE TOLI	OT ENVIT		-	
DESC	CRIPTION OF OPERATIONS / LOCATIONS / VEHICLE	S (A	CORD	101, Additional Remarks Schedul	le, may be	attached if more	space is require	ed)				
Kilv	vin's Quality Confections Inc. is listed as A	Addit	ional	Insured on Primary and N	lon-Con	tributory basi	s with regards	s to General Liab	ility. Waive	er of S	ubrogation	
WILL	regards to workers Compensation/Emp	ilove	rs I Ia	ability and General Liability	in favo	r of Kilwin's C	Juality Confor	ctions Inc.			a.o. o gamor.	
30 Day notice of cancellation or non-renewal will be provided to the certificate holder on all coverages.												
CEF	RTIFICATE HOLDER	CANCELLATION										
	Kilwin's Quality Confection 1050 Bay View Drive	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						
						(and michaele)						
		acol Wechaeld										



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COMMERCIAL GENERAL LIABILITY  CLAIMS-MADE  CLAIMS-MADE  CLAIMS-MADE  CLAIMS-MADE  CLAIMS-MADE  COUR  AND COUR  CLAIMS-MADE  COUR  CO	this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).												
PO Box 84  Saint Joseph  MI 49085  Saint Joseph  P & J Enterprises LLC dba Kilwins of St Joseph 217 State St Saint Joseph MI 49085-1545  Saint	PRO	DUCER	iskey, Inc.										
PO BOX 84  Saint Joseph  MI 49085  MBURER A: Property Owners Insurance Company  32905  MBURER B: MPORE Owners Insurance Company  42005  MBURER B: MPORE Owners Insurance Company  426638  REVISION NUMBER:  REVISION NUMBER: REVISION NUMBER: REVISION NUMBER: REVISION NUMBER: REVISION NUMBER: REVISION NUMBER: REVISION NUMBER: REVISION NUMBER: REVISION NUMBER: REVISION NUMBER: REVISION NUMBER: REVISION NUMBER: REVI	Roy H. Liskey, Inc												
Saint Joseph  MI 49085  NSURER A. Property Owners Insurance Company  22693  NSURER S. SAINT JOSEPH MI 49085-1545  SAINT JOSEPH MI 49085-1545  COVERAGES  C	•						E-MAIL paral@liakay.nat						
MI 4905 MI 49085 MI 4						ABOREO.							
INSURED P & J Enterprises LLC dba Kilwins of St Joseph 217 State St Saint Joseph MI 49085-1545  INSURER E SAINT JOSEPH MI 49085-1545  COVERAGES CERTIFICATE NUMBER: 20032073 (1994) (1995) (1994) (199	Saint Joseph ML 49085												
P & J Enterprises LLC dbs Kilwins of St Joseph 217 State St Saint Joseph MI 49085-1545    Maure   Maur	-			-	1011 43000								
217 State St Saint Joseph MI 49085-1545  **ROUBERG E:*** INSURER E:** INSURER E:*** INSURER E:** INSURER E:*** INSURER E:** INSURER E:*** INSURER E:*** INSURER E:** INSURER E:*** INSURER E:*** INSURER E:** INSU	P & J Enterprises LLC dba Kilwins of St Joseph												
SAINT JOSEPH MI 49085-1545    REVISION NUMBER:   INSURER F:   INSURER							INSURER C:						
COVERAGES  CERTIFICATE NUMBER: 20230222390941265  REVISION NUMBER: THIS IS TO GERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITH INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITH INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITH INSURED NAMED ABOVE FOR THE POLICY PERIOD COMMENT WITH RESPECT TO WHICH THIS EXCILISIONS AND CONDITIONS OF SUCH POLICIES. IN REGURANCE APPROPED BY THE POLICY SET OF THE POLICY SET							INSURER D :						
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POLICY JECT LOC OTHER PRODUCTS - COMPIOP AGG \$ 2,000,000   THE Legal Liability \$ 2,000,000   The Legal Liability \$ 2,000,000   COMMINED SINGLE LIMIT \$   COMMINED SINGLE SINGLE SINGLE POLICIES SINGLE SINGLE POLICIES SINGLE POLICIES SINGLE POLICIES SINGLE POLICIES	Α		Y		16241995		06/06/2022		PERSONAL & ADV INJUR	RY \$	2,00	00,000	
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ANY AUTO OWNED AUTOS ONLY AUTOS O		OTHER:							Fire Legal Liability	\$	2,00	00,000	
ANY AUTO OWNED AUTOS ONLY AUTOS O		AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$			
AUTOS ONLY										son) \$			
HIRED AUTOS ONLY AUTOS ONLY AUTOS ONLY Per academy s    WORKERS COMPENSATION   N/A   16707284   02/17/2023   02/17/2024   EACH ACCIDENT   \$1,000,000									BODILY INJURY (Per acci	ident) \$			
S		HIRED NON-OWNED								\$			
B EXCESS LIAB CLAIMS-MADE Y Y 5153876101 06/09/2022 06/09/2023 06/									(i ei accident)	\$			
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DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  EL. DISEASE - POLICY LIMIT \$ 1,000,000  EL. DISEASE - POLI	В	EVOCECLIAD	Υ	Υ	5153876101		06/09/2022	06/09/2023		-			
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY AND EMPLOYERS' LIABILITY AND EMPLOYERS' LIABILITY BY AND EMPLOYERS' LIABILITY AND EMPLOYERS' LIABILITY AND EMPLOYERS' LIABILITY BY AND EMPLOYERS' LIABIL											.,,,,		
B ANYPROPRIETORIATIONEATRIEREXCUIDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  Kilwins Chocolates Franchise, Inc. is listed as Additional Insured on Primary and Non-Contributory basis with regards to General Liability. Waiver of Subrogation with regards to Workers' Compensation/Employers Liability and General Liability in favor of Kilwins Chocolates Franchise, Inc. 30 Day notice of cancellation or non-renewal will be provided to the certificate holder on all coverages.  CERTIFICATE HOLDER  Kilwins Chocolates Franchise, Inc. 1050 Bay View Road Petoskey MI 49770  ANYPROPRIMENTAL REPRESENTATIVE  D2/17/2023  02/17/2024  E.L. EACH ACCIDENT  \$ 1,000,000  E.L. DISEASE - EA EMPLOYEE \$ 1,000,000  E.L. DISEASE -		VORKERS COMPENSATION											
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DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  Kilwins Chocolates Franchise, Inc. is listed as Additional Insured on Primary and Non-Contributory basis with regards to General Liability. Waiver of Subrogation with regards to Workers' Compensation/Employers Liability and General Liability in favor of Kilwins Chocolates Franchise, Inc.  30 Day notice of cancellation or non-renewal will be provided to the certificate holder on all coverages.  CERTIFICATE HOLDER  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.  AUTHORIZED REPRESENTATIVE	В			Y 167	16707284					-			
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CERTIFICATE HOLDER  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.  AUTHORIZED REPRESENTATIVE	30	Day notice of cancellation or non-renew	al will	be n	employers Liability and Ge rovided to the certificate by	neral L	ability in favo	r of Kilwins C	hocolates Franchise,	Inc.			
Kilwins Chocolates Franchise, Inc. 1050 Bay View Road Petoskey MI 49770  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 Representative		•		р	revided to the continuate his	older of	rail coverage	3.					
Kilwins Chocolates Franchise, Inc. 1050 Bay View Road Petoskey MI 49770  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 Representative													
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A THORIES HEL ALGERTATIVE	1050 Bay View Road						THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN						
( and mo to 1)		Petoskey MI 49770				AUTHORIZED REPRESENTATIVE A							
1 0 2 A A 7 1 W C A 1 A 2 A							(and michaeld						

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