		$\frown$						PE	GGY-3		OP ID: TC	
ACORD <sup>®</sup>			EF	RTI	FICATE OF LIA	BILITY INSURANCE				DATE (MM/DD/YYYY) 03/27/2019		
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 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).												
	DUCE						Roger W					
Arkansas Best Insurance Agency 911 West Grand Avenue Hot Springs, AR 71913						PHONE (A/C, No, Ext): 501-624-8888 FAX (A/C, No): 501-624-8893 E-MAIL ADDRESS: rward@abiinsuranceagency.com						
Ro	Roger Ward						INS		NAIC #			
						INSURER A : Auto Owners Insurance Co.					18988	
							INSURER B : Auto Owners Flood					
Peggy's Chocolates & More LLC David Carroll							INSURER C :					
Mai	vern	an Grove Rd a, AR 72104			-	INSURER D :						
					-	INSURER E :						
						INSURER F	:					
				-	E NUMBER:	REVISION NUMBER:						
II	NDIC	IS TO CERTIFY THAT THE POLICIES ATED. NOTWITHSTANDING ANY R IFICATE MAY BE ISSUED OR MAY	EQUIF	REME	NT, TERM OR CONDITION	OF ANY C	CONTRACT	OR OTHER I	DOCUMENT WITH RESPE	ст то	WHICH THIS	
E	XCL	USIONS AND CONDITIONS OF SUCH	POLI	CIES	LIMITS SHOWN MAY HAVE I	BEEN RED	DUCED BY	PAID CLAIMS.		-		
		TYPE OF INSURANCE		SUBR WVD	POLICY NUMBER	PC	OLICY EFF M/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s	4 000 000	
A		COMMERCIAL GENERAL LIABILITY	x	x	50257105	02	02/02/2019	02/02/2020	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ \$	1,000,000 300,000	
	Χ	Business Owners							MED EXP (Any one person)	\$	10,000	
									PERSONAL & ADV INJURY	\$	1,000,000	
	GE	N'L AGGREGATE LIMIT AP <u>PLIE</u> S PER:							GENERAL AGGREGATE	\$	2,000,000	
	X	POLICY PRO- JECT LOC							PRODUCTS - COMP/OP AGG	\$ \$	2,000,000	
Α	AU	TOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000	
		ANY AUTO			50257105	02	2/02/2019	02/02/2020	BODILY INJURY (Per person)	\$		
		OWNED SCHEDULED AUTOS							BODILY INJURY (Per accident)	\$		
	X	HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY	) Y						PROPERTY DAMAGE (Per accident)	\$		
A	X	UMBRELLA LIAB X OCCUR		x			02/02/2019	02/02/2020	EACH OCCURRENCE	\$	2,000,000	
		EXCESS LIAB CLAIMS-MADE			50257105	02			AGGREGATE	\$		
Ļ	DED X RETENTION \$ 10000									\$		
A	ANE	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under		x	70004000		04/29/2018	04/29/2019	PER STATUTE <b>X</b> OTH- ER		4 000 000	
	ANY				70024269	04			E.L. EACH ACCIDENT	\$	1,000,000 1,000,000	
									E.L. DISEASE - EA EMPLOYEE	\$	1,000,000	
в				<u> </u>	3002155146	03	03/02/2019	03/02/2020	E.L. DISEASE - POLICY LIMIT	\$	175,000	
15	1.10				5002155140		<i>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</i>	00/02/2020	PROPERTY		205,000	
										203,000		
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Store:#143 Kilwins Chocolate Franchise, Inc.and Kilwin's Quality Confections,Inc. are included as additional insureds in respect to general liability and umbrella policies with a waiver of subrogation in regards to the GL,UMB, WC												
pol	icie	s as required by written contr	act		<b>,</b>							
CE	RTI	FICATE HOLDER				CANCELLATION						
Kilwins Chocolate 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						
					Forn Ward							

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N	NOTEPAD	Peggy's Chocolates & More LLC INSURED'S NAME	PEGGY-3 OP ID: TC	PAGE 2 Date 03/27/2019
	PRIMARY AND NON 30 DAY NOTICE C			