

## **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER.     THE OPENANT AND								_		22/2022	
H SUBERGATION IS MARED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not conterring that to the certificate solution and the policy of the policy o	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										
Diffect function and constraining the to the certificate holder in lieu of such and/reamont().       Constraining the constraining the constraint of the constraint o	IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed.										
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Olivier-VanDyk Insurance Agenov, 2780 44h Stelles     Market SW       Wyomny Mi 49519     Market SW       Neurado Royal Confections, LLC 6025 Savannah Run Cumming GA 3040     POYKOWN       THIS ET O CERTIFICATE NUMBER: 159543734     REVISION NUMBER: Insurance Company, Market E: Insurance Company, Marke	<b>0</b>	CONTACT	CONTACT								
Wyöming MI 48319'     Image: Certificate Sigovinisurance.com     Image: Certificate Sigovinisurance.com       Newsen A. Chizens Insurance Company     31534       Myöming GA 30040     Image: Certificate Sigovinisurance.com     Image: Certificate Sigovinisurance.com       OVERAGES     CERTIFICATE NUMBER: 13864374     Image: Certificate Sigovinisurance     Image: Certificate Sigovinisurance       This Is To Centry That The Paul-Sigovinisurance     Image: Certificate Sigovinisurance     Image: Certificate Sigovinisurance       This Is To Centry That The Paul-Sigovinisurance     Image: Certificate Sigovinisurance     Image: Certificate Sigovinisurance       Common Sigovinisurance     Image: Certificate Sigovinisurance     Image: Certificate Sigovinisurance     Image: Certificate Sigovinisurance       Common Sigovinisurance     Image: Certificate Sigovinisurance     Image: Certificate Sigovinisurance     Image: Certificate Sigovinisurance     Image: Certificate Sigovinisurance       Common Sigovinisurance     Image: Certificate Sigovinisur	Olivier-VanDyk Insurance Agency										
Neurer N	2780 44th Street SW					(A/C, No, Ext): 010-454-0800 (A/C, No): 010-454-7100					
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Certificate Holder     Candidation and the second sec								MED EXP (Any one person)	\$ 10,00	D	
CHERE:	X Primary/NonContr	X Primary/NonContr						PERSONAL & ADV INJURY	\$ 1,000	000	
A     AUTOMOGREEIABILITY     Y     Y     Y     OTIC781444     12/5/2022     12/5/2023     COMBINED SINCLE LIMIT     \$ 1.000,000       MONTED     SCHEDULED     S	GEN'L AGGREGATE LIMIT APPLIES PER:	J'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$ 2,000	000	
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EXCESS LIAB       CLAIMS-MADE	A X UMBRELLA LIAB X OCCUR	Y	Y	O7ID781444		12/5/2022	12/5/2023	FACH OCCURRENCE	\$ 1.000	000	
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A       MORKERS COMPENSATION AND EMPCOPRE TORPARTNER/EXECUTIVE OFFICE RAMEMBER EXCLUDED?       Y       Y       W2ID781433       12/5/2022       12/5/2023       X       SETATUTE       DTH- EL. EACH ACCIDENT       S 1,000,000         I       I vas. describe under DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES       N/A       Y       W2ID781433       12/5/2022       12/5/2023       X       SETATUTE       DTH- EL. EACH ACCIDENT       S 1,000,000         I       I vas. describe under DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES       KCORD 101, Additional Remarks Schedule, may be attached if more space is required)       Location: 6330 Halcyon Way, Alpharetta, GA 30005         J0 day notice of cancellation applies.       EXHOLD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.         Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd 1050 Bay View Rd 1050 Bay View Rd 1050 Bay View Rd 1050 Bay View Rd       SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.	V								• ,		
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OFFICERMEMBEREXCLUDED?       N/A         It yes, describe under       It. DiseASE - EA EMPLOYEE \$1,000,000         DESCRIPTION OF OPERATIONS / DEFATIONS / DEFATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)         Location: 6330 Halcyon Way, Alpharetta, GA 30005         30 day notice of cancellation applies.         CERTIFICATE HOLDER         CANCELLATION         Kilwins Chocolates Franchise Inc.         Kilwins Chocolates Franchise Inc.         Kilwins Chocolates Franchise Inc.         Kilwins Quality Confections Inc.         1050 Buy View Rd         Petoskey MI 49770 <td colspan="2"></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>\$ 1 000</td> <td>000</td>									\$ 1 000	000	
If yes, describe under       EL. DISEASE - POLICY LIMIT       \$ 1,000,000         DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)       Location: 6330 Halcyon Way, Alpharetta, GA 30005         30 day notice of cancellation applies.       CANCELLATION         Stoucy Limit \$ 1,000,000         EL. DISEASE - POLICY LIMIT \$ 1,000,000         DESCRIPTION OF OPERATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)         Location: 6330 Halcyon Way, Alpharetta, GA 30005         30 day notice of cancellation applies.         Should Any of The Above DeSCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.         Kilwins Chocolates Franchise Inc.       Kilwins Quality Confections Inc.         1050 Bay View Rd       Authorized Representative         Petoskey MI 49770       Authorized Representative	OFFICER/MEMBER EXCLUDED?										
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)       Location: 6330 Halcyon Way, Alpharetta, GA 30005         30 day notice of cancellation applies.       CANCELLATION         CERTIFICATE HOLDER         CANCELLATION         Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 1050 Bay View Rd Petoskey MI 49770	If yes, describe under										
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CERTIFICATE HOLDER       CANCELLATION         Kilwins Chocolates Franchise Inc.       SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE         Kilwins Quality Confections Inc.       THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN         Accordance with the Policy Provisions.       Authorized Representative         Petoskey MI 49770       WWW	Location: 6330 Halcyon Way, Alpharetta, GA 30005										
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