

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 9/12/2018

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.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed.

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Oliver-1940 Lyke insurance Agency 2750 44th Street SW Wyoming MI +9919  **REPRO 44th Street SW Wyoming MI +9919  **REPR	PRO	DUCER				CONTAC							
### State   St	2780 44th Street SW									FAX	6-454-7100		
INSURER A: Chubb Indemnity Insurance Company 12777  INSURER 0: INSURER 1: The Hartford 22357  INSURER 0: INSURER 1: The Hartford 22357  INSURER 0: INSURER 1: INSURER										(A/C, NO). O 1	0 101 / 100		
MESURER A: Chubb Indemnity Insurance Company   12777	** >	onling Wi 49319											
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B WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANYPROPRIETOR PARTNER REVEUTIVE (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. and Kilwins Quality Confections Inc.  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		DED RETENTION\$								\$			
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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. and Kilwins Quality Confections Inc. are additional insured on a primary & non-contributory basis with regards to general liability, auto liability and umbrella. Waiver of subrogation applies to workers' compensation, general liability, auto liability and umbrella. A 30 day notice of cancellation applies.  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													
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