



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

06/25/2021

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).

|   |  |                                    |
|---|--|------------------------------------|
| <b>PRODUCER</b><br>The Markey Agency<br>2650 Holcomb Bridge Rd<br>Suite 740<br>Alpharetta, GA 30022                     | <b>CONTACT NAME:</b> David Markey<br><b>PHONE (A/C, No, Ext):</b> 770-640-1232<br><b>E-MAIL ADDRESS:</b> david@markeyinsurance.com | <b>FAX (A/C, No):</b> 770-640-1833 |
|   | <b>INSURER(S) AFFORDING COVERAGE</b>   |                                    |
| <b>INSURED</b><br>BRIDGES CHOCOLATIER LLC<br>dba: KILWINS OF ALPHARETTA<br>1025 CHASEWOOD TRAIL<br>ALPHARETTA, GA 30005 | <b>INSURER A :</b> TRAVELERS   |                                    |
|   | <b>INSURER B :</b> HANOVER INSURANCE   |                                    |
|   | <b>INSURER C :</b>   |                                    |
|   | <b>INSURER D :</b>   |                                    |
|   | <b>INSURER E :</b>   |                                    |
|   | <b>INSURER F :</b>   |                                    |

**COVERAGES****CERTIFICATE NUMBER:****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 SUBR INSR WVD | POLICY NUMBER  | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS                                    |              |
|----------|--|--------------------|----------------|-------------------------|-------------------------|---|--------------|
| A        | <b>GENERAL LIABILITY</b>   | Y                  | 6803S73264A    | 06/04/2021              | 06/04/2022              | EACH OCCURRENCE                           | \$ 1,000,000 |
|          | <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY   |                    |                |                         |                         | DAMAGE TO RENTED PREMISES (Ea occurrence) | \$ 1,000,000 |
|          | <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR   |                    |                |                         |                         | MED EXP (Any one person)                  | \$ 10,000    |
|          | GEN'L AGGREGATE LIMIT APPLIES PER:<br><input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC |                    |                |                         |                         | PERSONAL & ADV INJURY                     | \$ 1,000,000 |
| A        | <b>AUTOMOBILE LIABILITY</b>  |                    | 6803S73264A    | 06/04/2021              | 06/04/2022              | COMBINED SINGLE LIMIT (Ea accident)       | \$ 1,000,000 |
|          | <input type="checkbox"/> ANY AUTO  |                    |                |                         |                         | BODILY INJURY (Per person)                | \$           |
|          | <input type="checkbox"/> ALL OWNED AUTOS   |                    |                |                         |                         | BODILY INJURY (Per accident)              | \$           |
|          | <input type="checkbox"/> HIRED AUTOS   |                    |                |                         |                         | PROPERTY DAMAGE (Per accident)            | \$           |
| A        | <input checked="" type="checkbox"/> <b>UMBRELLA LIAB</b>   | Y                  | 6803S73264A    | 06/04/2021              | 06/04/2022              | EACH OCCURRENCE                           | \$ 1,000,000 |
|          | <input type="checkbox"/> <b>EXCESS LIAB</b>  |                    |                |                         |                         | AGGREGATE                                 | \$ 1,000,000 |
|          | <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$   |                    |                |                         |                         |   | \$           |
| B        | <b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>   | N/A                | W2A-D669816-00 | 09/06/2020              | 09/06/2021              | WC STATUTORY LIMITS                       | OTHER        |
|          | ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)  |                    |                |                         |                         | E.L. EACH ACCIDENT                        | \$ 1,000,000 |
|          | If yes, describe under DESCRIPTION OF OPERATIONS below   |                    |                |                         |                         | E.L. DISEASE - EA EMPLOYEE                | \$ 1,000,000 |
|          |  |                    |                |                         |                         | E.L. DISEASE - POLICY LIMIT               | \$ 1,000,000 |

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)**

Kilwins Chocolates Franchise Inc, and Kilwins Quality Confections, Inc. are listed as additional insured on Primary and non Contributory basis with regards to General Liability, Automobile Liability and Umbrella. Waiver of Subrogation with regards to Worker's Compensation Employers liability, General Liability, automobile liability, Umbrella in favor of Kilwins Chocolates Franchise inc and Kilwins Quality Confections, inc.

**CERTIFICATE HOLDER****CANCELLATION**

|  |   |
|--|---|
| Kilwins Chocolates Franchise Inc<br>Kilwins Quality Confections Inc<br>1050 Bay View Road<br>Potoskey 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.<br><br>AUTHORIZED REPRESENTATIVE<br>David Markey |
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