DATE (MM/DD/YYYY)

CERTIFICATE OF LIABILITY INSURANCE

ACORD

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

thi	s certificate does not confer rights t	o the						3 189 m 197 mg 1 mg	·	
	UCER 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		616	-355-2920		CT Jose D. N	Vireles Jr			
Koop & Burr Insurance 348 South Waverly Road						PHONE (A/C, No, Ext): 616-355-2920 FAX (A/C, No): 616-355-2966				
Holla	ind, MI 49423				E-MAIL ADDRES	_{ss:} jmireles(@koopburr.	com		
Jose D. Mireles Jr						INSURER(S) AFFORDING COVERAGE				
					INSURE	RA: Home C	wners Insu	ırance Company		26638
INSURED Another Direction Llc DBA: Kilwins Grand Haven 101 Washington Ave						INSURER B : Westfield Insurance Company				24112
						INSURER C:				
						INSURER D:				
Gran	d Haven, MI 49417			INSURER E :						
					INSURE					
COV	/ERAGES CER	CATE	NUMBER:	REVISION NUMBER:						
TH	IIS IS TO CERTIFY THAT THE POLICIES	OF	INSUF	RANCE LISTED BELOW HAY	VE BEE	E BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD				
INI	DICATED. NOTWITHSTANDING ANY RI	EQUIF	REME	NT, TERM OR CONDITION	OF AN'	Y CONTRACT	OR OTHER I	DOCUMENT WITH RE	ESPECT TO	WHICH THIS
L EX	RTIFICATE MAY BE ISSUED OR MAY CLUSIONS AND CONDITIONS OF SUCH	POLI	AIN, CIES.	LIMITS SHOWN MAY HAVE	E BEEN L	THE POLICIES REDUCED BY	S DESCRIBEL PAID CLAIMS.) HEKEIN IS SUBJE	CI TO ALL	THE TERMS,
INSR LTR	TYPE OF INSURANCE		SUBR WVD				POLICY EXP (MM/DD/YYYY)		LIMITS	
A	X COMMERCIAL GENERAL LIABILITY	1130	1110			Interior Control	111111111111111111111111111111111111111	EACH OCCURRENCE	\$	1,000,000
	CLAIMS-MADE X OCCUR	Х		5305005301		11/04/2020	11/04/2021	DAMAGE TO RENTED PREMISES (Ea occurren	nce) \$	300,000
		^					,	MED EXP (Any one person		10,000
100			-					PERSONAL & ADV INJU		1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:				er dist	Transfer to	14 E. A.	GENERAL AGGREGATE		2,000,000
	POLICY PRO-				To the second	in sinda	a 54 _0	PRODUCTS - COMP/OP		2,000,000
	OTHER AND STREET STREET							771000010 - 00WITO	\$	* * · · · · · · · · · · · · · · · · · ·
Α	AUTOMOBILE LIABILITY (A)	1	1		ing the same			COMBINED SINGLE LIM (Ea accident)		
	ANY AUTO			5305005300	na sa katalan Sa gasaran Sa	10/02/2020	10/02/2021	BODILY INJURY (Per pe		1,000,000
	OWNED X SCHEDULED AUTOS							BODILY INJURY (Per ac		1,000,00
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$	1,000,00
	AUTOS ONLY AUTOS ONLY							(i ci delidetti)	\$	
A	X UMBRELLA LIAB OCCUR	+-	†					EACH OCCURRENCE	\$	1,000,00
	EXCESS LIAB CLAIMS-MADE	X		5305005302		10/02/2020	10/02/2021	AGGREGATE	\$	1,000,00
	DED X RETENTIONS 10000	-1						AGGREGATE	\$	
В	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	+	1					X PER STATUTE	OTH- ER	
- '	AND EMPLOYERS' LIABILITY AND EMPLOYERS' LIABILITY AND EMPLOYERS' LIABILITY WCP5475378				(04/04/2021	04/04/2022	E.L. EACH ACCIDENT	EK	1,000,00
ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)			/ A	-					DI OVEE &	1,000,00
If yes, describe under			1			!		E.L. DISEASE - EA EMP		1,000,00
-	DÉSCRIPTION OF OPERATIONS below	1	+			1		E.L. DISEASE - POLICY	LIIVIII \$	
									į	
-						L	<u> </u>	1		

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Kilwins Chocolates Franchises LLC and Kilwin's Quality Confections Inc are listed as additional insured on Primary and Non Contributory basis with regards to policies indicated above. Waiver of Subrogation also applies to above indiacted policies, 30 Day notice is included. Contents listed above includes Tenant Improvements and Betterments. Spoilage included \$10,000

CERTIFICATE HOLDER	CANCELLATION					
Kilwins Chocolate FranchiseInc	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 Quality ConfectionsInc 1050 Bay View Rd Petoskey, MI 49770	AUTHORIZED REPRESENTATIVE Jose D. Mireles Jr					