



ANOTDIR-01

ATENHARMSEL

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

11/7/2025

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).

PRODUCER The Koop Group, LLC 348 S. Waverly Road Suite 240 Holland, MI 49423-8107	CONTACT NAME: Jose Mireles		
	PHONE (A/C, No, Ext): (616) 355-2920	FAX (A/C, No): (616) 355-2966	
	E-MAIL ADDRESS: jmireles@koopburr.com		
INSURED Another Direction LLC DBA: Kilwins 101 Washington Ave Grand Haven, MI 49417	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : Home Owners Ins Co		26638
	INSURER B : Auto Owners Ins Co		18988
	INSURER C : Retailers Mutual Insurance Co.		12471
	INSURER D :		
	INSURER E :		
	INSURER F :		

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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	\$ 2,000,000	
	☐ CLAIMS-MADE ☐ OCCUR	X	X	5305005301	11/4/2025	11/4/2026	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	
							MED EXP (Any one person)	\$ 10,000	
							PERSONAL & ADV INJURY	\$	
							GENERAL AGGREGATE	\$ 2,000,000	
B	AUTOMOBILE LIABILITY						PRODUCTS - COMP/OP AGG	\$ 2,000,000	
	☐ ANY AUTO OWNED AUTOS ONLY	X	X	5305005300	10/2/2025	10/2/2026		\$	
	☒ HIRED AUTOS ONLY	X	X				COMBINED SINGLE LIMIT (Ea accident)	\$	
							BODILY INJURY (Per person)	\$ 1,000,000	
							BODILY INJURY (Per accident)	\$ 1,000,000	
A	UMBRELLA LIAB	X					PROPERTY DAMAGE (Per accident)	\$ 1,000,000	
	EXCESS LIAB							\$	
	DED ☒ RETENTION \$ 10,000	X	X	5305005302	10/2/2025	10/2/2026	EACH OCCURRENCE	\$ 1,000,000	
							AGGREGATE	\$ 1,000,000	
								\$	
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						PER STATUTE	OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y / N	N / A	X	WCP00012652	5/15/2025	5/15/2026		
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. EACH ACCIDENT	\$ 2,000,000	
							E.L. DISEASE - EA EMPLOYEE	\$ 2,000,000	
							E.L. DISEASE - POLICY LIMIT	\$ 2,000,000	

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 additional insured with respect to General Liability and Auto Liability coverage to the extent allowed by policy language and policy endorsements as required by written contracts for work or services provided by the insured.

CERTIFICATE HOLDER

CANCELLATION

Kilwins Chocolate Franchise Inc Kilwins Quality ConfectionsInc 1050 Bay View Rd 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