ACORD	

## **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

THIS GENTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFREME NO RIGHTS UPON THE CERTIFICATE HOLDER.     PROVINCE											18/2023		
If SUBROGATION IS WAVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not core rights to the certificate block in [in core and core and core methods.  Percentage of the policy certain policies may require an endorsement. A statement on this certificate block in [in core and	BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED												
this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).      Product:         Notificate sub/generation:	· ·												
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EVISION PARTIES F: EVISION NUMBER: 20004716      TWIS 15 TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW INVE BEEN ISSUED TO THE INSURANCE ANALEN ABOVE FOR THE FOLICY FERIOD NIDRICATE. MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED FOR HEREIN IS. SUBJECT TO ALL THE TERMS.     EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY THE DOLLINES.     EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY THE DOLLINES.     THE OF NUMBER. 2000000       THE OF NUMBER. 2000000      THE OF NUMBE	Merritt Island FL 32952												
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LTR     TYPE OF INSURANCE     INSULT     POLICY NUMBER     (MM000YYYY)     (LINTS       A     X     COMMERCIA GENERAL ABLITY     Y     Y     D94839051     5/29/2023     5/29/2024     5/29/204     5/29/204     5/20/204	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.												
A       X       COMMERCIAL GENERAL LIABILITY       Y       Y       D94839051       \$29/2023       \$29/2024       EACH OCCURRENCE       \$1.000.000         A       X       PrimaryNonContr       S1.000.000       Image: S1.000.000       Image: S1.000.000       Image: S1.000.000         A       PrimaryNonContr       S0.000       PERSUAL A ADV INJURY       \$1.000.000       PERSUAL A ADV INJURY       \$1.000.000         A       PrimaryNonContr       S0.000       PERSUAL A ADV INJURY       \$1.000.000       PERSUAL A ADV INJURY       \$1.000.000         A       AUTOMOSEL LABRITY       Y       Y       D94839051       \$1.29/2023       \$129/2024       \$20/2018/LEI MIT       \$1.000.000         A       AUTOMOSEL LABRITY       Y       Y       D94839051       \$1.29/2023       \$129/2024       \$20/2018/LEI MIT       \$1.000.000         COMMENDE ONLY INJURY (Per person)       \$       S0.000       \$       \$1.000.000       PERSUAL ADV       \$1.000.000         A       MOREFERS COMPENSATION       MATOS ONLY       MATOS ONLY       Y       Y       D94839087       \$129/2023       \$129/2024       \$1.000.000       PERSUAL ADV       \$1.000.000         COMMENDE SILABLINTY       Y       Y       Y       2071778938       \$129/2023	INSR LTR	TYPE OF INSURANCE					POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s			
CLAIMS MADE     COUCH     CAIMS MADE     COUCH     CONSTRUCT OF RENTED     FORMAGE TO RENTED     FORMAGE TO RENTED     FORMAGE TO RENTED     FORMAGE AND UNITY     FORMAGE     FORMAGE AND UNITY     FORMAGE		X COMMERCIAL GENERAL LIABILITY				_				\$ 1,000	,000		
A       A       PrimaryNonContr       MED EXP (Any one person)       \$ 10.000         GENL AGREGATE: LMT PAPLIES PER:       POLICY       BEDE XP (Any one person)       \$ 10.000         OTHER:       A       AUTOMORELIABILITY       Y       Y       De4839051       5/29/2023       5/29/2024       CENTER:       S         A       AUTOMORELIABILITY       Y       Y       De4839051       5/29/2023       5/29/2024       EAGNORE CENTER:       S         A       AUTOMORELIABILITY       Y       Y       De4839057       5/29/2023       5/29/2024       EAGNORE LIMIT       S         A       AUTOS ONLY       AUTOS ONLY       AUTOS ONLY       Y       De4839067       5/29/2023       5/29/2024       EAGNORE CENTER:       S         A       MURRELIALIAB       COCCUR       Y       Y       De4839067       5/29/2023       5/29/2024       EAGNORE CENTER:       S         A       MURRELIALIAB       COCCUR       Y       Y       De4839067       5/29/2023       5/29/2024       X       EST       S         A       MURRELIALIAB       COCCUR       Y       Y       De4839067       S/29/2024       X       EST       S         A       MURRELIALIAB       COCCUR		CLAIMS-MADE X OCCUR								\$ 1,000	,000		
X       PrimarythonContr       PERSONAL & ADV INULRY       \$1,000,000         GEVL AGGREGATE LIMIT APPLIES PER:       POLOCY       GEVENAL AGGREGATE       \$2,000,000         O'THER:       A       AVTOMOBILE LIMITY       Y       Y       DB4839051       \$5/29/2023       \$5/29/2024       Gevenance       S         A       AVTOMOBILE LIMITY       Y       Y       DB4839051       \$5/29/2023       \$5/29/2024       Gevenance       S       BODILY INULRY (Per person)       S         A       AVTORS ONLY       X       NON OWNED       S       S       BODILY INULRY (Per academ)       S         A       X       UMBRELLALIAB       X       OCCUR       Y       Y       DB4839067       \$29/2023       \$/29/2024       EACH OCCURRENCE       \$1,000,000         A       X       UMBRELLALIAB       X       OCCUR       Y       Y       DB4839067       \$29/2023       \$/29/2024       X       ST       BODILY INURY (Per academ)       S         A       WORKERS COMPENSATION       GLAIMIS MADE       Y       Y       D94839067       \$/29/2023       \$/29/2024       X       ST       S       S       S       BODILY INURY (PE academ)       N/A       Y       2071778938       \$/29/2024       S/29										\$ 10.00	0		
GENT AGGREGATE LIMIT APPLIES PER:		X Primapy/NonContr							· · · · ·	÷ .,	· · · · · · · · · · · · · · · · · · ·		
POULCY PECH POULCY PECTOR JUNCE A AUTOMORE LABLITY Y Y D94839051 5/29/2023 5/29/2024 COMBINED SINGLE LIMIT ANY AUTO ANY AUTO ANY AUTO OWNED ANY AUTO OWNED ANY AUTO OWNED ANY AUTO OWNED ANY AUTO OWNED ANY AUTO ANY AU											,		
A       AUTOMOBILE LIABILITY       Y       Y       Y       D94839051       5/29/2023       5/29/2024       G/MENIED BINGLE LIMIT       \$1,000,000         AUTOMOBILE LIABILITY       Y       Y       Y       D94839051       5/29/2023       5/29/2024       G/MENIED BINGLE LIMIT       \$1,000,000         AUTOMOBILE LIABILITY       X       AUTOS       SCHEDULED       AUTOS       SCHEDULED       AUTOS       SCHEDULED       BODIL'I NULRY (Per pacadent)       \$         A       X       MURRELLALIAB       X       OCCUR       Y       Y       D94839087       5/29/2023       5/29/2024       EACH OCCURRENCE       \$1,000,000         A       X       UMBRELLALIAB       X       OCCUR       Y       Y       D94839087       5/29/2023       5/29/2024       EACH OCCURRENCE       \$1,000,000         A       WORKERS COMERNATIONA       X       Y       2071778938       5/29/2023       5/29/2023       5/29/2024       X       SfRTUE       S1,000,000         EL       LOSCAPTIONS / LOCATIONS / LOCATIONS / LOCATIONS / LOCATIONS / VERILLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)       22/20 Allantic Ave, Virginia Beach, VA 23/451       A 30 day notice of cancellation applies.         Singui autobico di cancellation applies.      <		PRO-								• •	,		
A       AUTOMBLE LABILITY       Y       Y       D94839051       5/29/2023       5/29/2024       COMBINE LIMIT       \$1,000,000         ANY AUTO       ANY AUTO       ANY AUTO       SCHEDULED       SCHEDULED<									PRODUCTS - COMP/OP AGG	. ,	,000		
A VY AUTO     OVERLED     OVERLED <td>_</td> <td></td> <td>v</td> <td>v</td> <td>D04820051</td> <td></td> <td>5/20/2022</td> <td>5/20/2024</td> <td>COMBINED SINGLE LIMIT</td> <td>-</td> <td>000</td>	_		v	v	D04820051		5/20/2022	5/20/2024	COMBINED SINGLE LIMIT	-	000		
A       WHED MITOS ONLY HIRED ONLY AUTOS ONLY HIRED ONLY AUTOS ONLY AU	A		I	I I	D94639051		5/29/2023	5/29/2024	(Ea accident)		,000		
AUTOS ONLY       X       AUTOS       AUTOS       AUTOS       AUTOS       AUTOS       AUTOS       AUTOS       PROPERTY AUAGE       \$         A       X       UMBRELLA LIAB       X       OCCUR       Y       Y       PA94839087       5/29/2023       5/29/2024       EACH OCCURRENCE       \$1,000,000         A       X       UMBRELLA LIAB       X       OCCUR       Y       Y       PA94839087       5/29/2023       5/29/2024       EACH OCCURRENCE       \$1,000,000         A       MOREMONSDA       AUTOSONLY       Y       Y       PA94839087       5/29/2023       5/29/2024       EACH OCCURRENCE       \$1,000,000         A       MOREMERS COMPENSATION AUXOPYRETOR/PARTINER/EXECUTIVE (FILL       Y       N       Y       2071778938       5/29/2023       5/29/2024       X       PERTY ENTY       EL EACH ACCIDENT       \$1,000,000         EL       N/A MOREMERS EXCLUDED?       N/A       Y       2071778938       5/29/2023       5/29/2024       X       PERTY       EL EACH ACCIDENT       \$1,000,000         EL       CACHACIDES       N/A       Y       2071778938       5/29/2023       5/29/2024       X       PERTY       EL EACH ACCIDENT       \$1,000,000         DESCRIPTION OF OPERATIONS / LOCATIONS /									,	-			
AUTOS ONLY       AUTOS ONLY       Image: Control of Contections Inc. <td></td> <td>AUTOS ONLY AUTOS</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>, ,</td> <td>-</td> <td></td>		AUTOS ONLY AUTOS							, ,	-			
A       X       UMBRELLA LUA       X       OCCUR       Y       Y       Description       5/29/2023       5/29/2024       EACH OCCURRENCE       \$ 1,000,000         A       WORKERS COMPENSATION AND EMPLOYERSY LUBURY OFFICER/MEMBER RXCUDED? (Mendatory in MH) If yes, describe under DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)       5/29/2024       EACH OCCURRENCE       \$ 1,000,000         DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)       \$ 1,000,000         Z220 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.         Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 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.										-			
EXCESS LIAB       CLAIMS-MADE       0										\$			
Image: Dep X Retentions 0       Image:	A	X UMBRELLA LIAB X OCCUR	Y	Y	D94839087		5/29/2023	5/29/2024	EACH OCCURRENCE	\$ 1,000	,000		
A       WORKERS COMPERATION       V       2071778938       5/29/2023       5/29/2024       X       STATUTE       OTH-         A       MORE DEVELOPERATION       VIN       V       2071778938       5/29/2023       5/29/2024       X       STATUTE       OTH-       EL       EL       EL       EL       EL       EL       ACAL ACCIDENT       S1.000,000         Mandatory in NH       MI       N/A       V       2071778938       5/29/2023       5/29/2024       X       STATUTE       EL       EL       EL       EL       EL       ACAL ACCIDENT       S1.000,000         If uses a construction of acceleration of operations / Locations / VeHicLes (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)       2420 Attantic Ave, Virginia Beach, VA 23451       A 30 day notice of cancellation applies.         CERTIFICATE HOLDER       CANCELLATION         Kliwins Chocolates Franchise Inc.         Kilwins Chocolates Franchise Inc.       SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE         THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN         ACCORDANCE WITH THE POLICY PROVISIONS.		EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$ 1,000	,000		
AND ENFORMETOR.PARTNER/EXECUTIVE       Y/N         ANYPROPRIETOR.PARTNER/EXECUTIVE       Y/N         IMADEMETOR/PARTNER/EXECUTIVE       N/A         DESCRIPTION OF OPERATIONS below       Image: Stability of the stabilit		DED X RETENTION \$ 0								\$			
AND ENFORMETOR.PARTNER/EXECUTIVE       Y/N         ANYPROPRIETOR.PARTNER/EXECUTIVE       Y/N         IMADEMETOR/PARTNER/EXECUTIVE       N/A         DESCRIPTION OF OPERATIONS below       Image: Stability of the stabilit	Α			Y	2071778938		5/29/2023	5/29/2024	X PER OTH-				
OFFICERMEMBERE EXCLUDED?       N/A         (Mandatory in NH)       If yes, describe under         DESCRIPTION OF OPERATIONS below       Image: State of the										\$ 1,000	,000		
If yes, describe under       E.L. DISEASE - POLICY LIMIT       \$ 1,000,000         DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)       2420 Attantic Ave, Virginia Beach, VA 23451         A 30 day notice of cancellation applies.       CANCELLATION         CERTIFICATE HOLDER       CANCELLATION         Kilwins Chocolates Franchise Inc.       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.       Authorized representative         Authorized Representative       Authorized Representative		OFFICER/MEMBEREXCLUDED? (Mandatory in NH)	N/A							\$ 1.000	.000		
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)       2420 Atlantic Ave, Virginia Beach, VA 23451 A 30 day notice of cancellation applies.         CERTIFICATE HOLDER       CANCELLATION         Kilwins Chocolates Franchise Inc. Kilwins Chocolates Franchise Inc. Stilwins Quality Confections Inc. 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.         AUTHORIZED REPRESENTATIVE       AUTHORIZED REPRESENTATIVE													
2420 Atlantic Ave, Virginia Beach, VA 23451         A 30 day notice of cancellation applies.         CERTIFICATE HOLDER         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.         Kilwins Quality Confections Inc.         1050 Bay View Rd										÷ .,500	,		
2420 Atlantic Ave, Virginia Beach, VA 23451         A 30 day notice of cancellation applies.         CERTIFICATE HOLDER         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.         Kilwins Quality Confections Inc.         1050 Bay View Rd													
2420 Atlantic Ave, Virginia Beach, VA 23451         A 30 day notice of cancellation applies.         CERTIFICATE HOLDER         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.         Kilwins Quality Confections Inc.         1050 Bay View Rd				CORD	0 101, Additional Remarks Schedu	le, may b	e attached if more	e space is require	ed)				
CERTIFICATE HOLDER       CANCELLATION         CERTIFICATE HOLDER       SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE         Kilwins Chocolates Franchise Inc.       SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE         Kilwins Quality Confections Inc.       AUTHORIZED REPRESENTATIVE	242	0 Atlantic Ave, Virginia Beach, VA 234							,				
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE         THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN         ACCORDANCE WITH THE POLICY PROVISIONS.         1050 Bay View Rd	A 30 day notice of cancellation applies.												
Kilwins Chocolates Franchise Inc.       SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE         Kilwins Quality Confections Inc.       ACCORDANCE WITH THE POLICY PROVISIONS.         1050 Bay View Rd       AUTHORIZED REPRESENTATIVE													
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Kilwins Chocolates Franchise Inc.       THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN         Kilwins Quality Confections Inc.       ACCORDANCE WITH THE POLICY PROVISIONS.         1050 Bay View Rd       AUTHORIZED REPRESENTATIVE	CEF	RTIFICATE HOLDER											
Petoskey MI 49770	Kilwins Quality Confections Inc.						THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.						
parents	Petoskey MI 49770												
		recordy with 49110											

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