

7501 E. Lowry Blvd. Denver, CO 80230-7006 303.361.4000 / 800.873.7242 Pinnacol.com

NCCI #: WC000313 Policy #: 4113061

Old Town Sweets LLC dba Kilwins Choco 210 W. Magnolia St #220 Fort Collins, CO 80521 Flood & Peterson/ Greeley PO Box 578 Greeley, CO 80632 (970) 356-0123

ENDORSEMENT: Waiver Of Subrogation

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

This agreement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

SCHEDULE

Kilwins Chocolate Franchise 1050 Bay View Rd Petoskey, MI 49770-9006

Effective Date: April 6, 2022 Pinnacol Assurance has issued this endorsement April 6, 2022



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 04/06/2022

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	CONTACT NAME:										
Pinnacol Assurance					PHONE FAX						
7501 E. Lowry Blvd.					(A/C, No, Ext): (A/C, No): E-MAIL ADDRESS:						
Denver, CO 80230-7006					INSURER(S) AFFORDING COVERAGE NAIC #						
					INSURER A : Pinnacol Assurance						
INSURED					INSURER B :						
Old Town Sweets LLC dba Kilwins Choco					INSURER C :						
210 W. Magnolia St #220					INSURER D :						
Fort Collins, CO 80521					RE:						
					RF:						
COVERAGES CERTIFICATE NUMBER:					REVISION NUMBER:						
THIS IS TO CERTIFY THAT THE POLICIES											
INDICATED. NOTWITHSTANDING ANY RE CERTIFICATE MAY BE ISSUED OR MAY EXCLUSIONS AND CONDITIONS OF SUCH	PERT	AIN, [·]	THE INSURANCE AFFORDE	ED BY "	THE POLICIE	S DESCRIBED					
INSR LTR TYPE OF INSURANCE	ADDL		POLICY NUMBER		POLICY EFF	POLICY EXP (MM/DD/YYYY)	LIMITS				
COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE \$				
CLAIMS-MADE OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence) \$				
							MED EXP (Any one person) \$				
							PERSONAL & ADV INJURY \$				
GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE \$				
POLICY PRO- JECT LOC							PRODUCTS - COMP/OP AGG \$				
OTHER: AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT				
							(Ea accident)				
OWNED SCHEDULED											
AUTOS ONLY AUTOS HIRED NON-OWNED							BODILY INJURY (Per accident) \$ PROPERTY DAMAGE \$				
AUTOS ONLY AUTOS ONLY							(Per accident) \$				
EXOSON LAD							EACH OCCURRENCE \$				
CEANNS-INADE							AGGREGATE \$				
DED RETENTION \$							X PER OTH- STATUTE ER				
AND EMPLOYERS' LIABILITY Y / N				04/01/2022	04/01/2023		1 000	000			
A OFFICER/MEMBEREXCLUDED?	ANYPROPRIETOR/PARTNER/EXECUTIVE N / A 4113061 OFFICER/MEMBEREXCLUDED? (Mandatory in NH) (Mandatory in NH) If yes, describe under		4113061			04/01/2022	E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000				
If ves, describe under								1,000			
DESCRIPTION OF OPERATIONS below							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) Unless otherwise stated in the policy provisions, coverage in Colorado only. Refer to the Acord 101 Additional Remarks Schedule for supplemental cancellation notification information.											
				CANC	CANCELLATION						
2246935 Kilwins Chocolate Franchise 1050 Bay View Rd Petoskey, MI 49770-9006 insurance@kilwinsfranchise.com				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							
					Flood & Peterson/ Greeley						

ACORD 25 (2016/03)

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IMPORTANT

If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

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).

DISCLAIMER

The Certificate of Insurance on the reverse side of this form does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT (CONT)

AGENCY CUSTOMER ID: N/A

LOC #: N/A



ADDITIONAL REMARKS SCHEDULE

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AGENCY Flood & Peterson/ Greeley		Old Town Sweets LLC dba Kilwins Chocolat					
POLICY NUMBER	114 South College Ave.						
4113061		Fort Collins, CO 80524					
CARRIER	NAIC CODE						
Pinnacol Assurance	41190	EFFECTIVE DATE:	04/06/2022				

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: Accord 25 (2016/03 FORM TITLE: Certificate of Liability Insurance

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO PROVIDE 30 DAYS WRITTEN NOTICE TO THE NAMED CERTIFICATE HOLDER, BUT FAILURE TO PROVIDE SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. Kilwins Chocolate Franchise 1050 Bay View Rd Petoskey, MI 49770-9006