

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 9/27/2018

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 noticy(les) must have ADDITIONAL INSURED provisions or be endorsed

	SUBROGATION IS WAIVED, subject is certificate does not confer rights t	to t	ne te	rms and conditions of th	e polic	y, certain po	olicies may ı		orsement	. A sta	atement on	
PRODUCER						CONTACT NAME: Becky Hart						
Olivier-VanDyk Insurance Agency						PHONE (A/C, No, Ext): 616-454-0800 (A/C, No): 616-454-7100						
2780 44th Street SW						(A/C, No, Ext): 010-434-0000   (A/C, No): 010-434-7100     E-MAIL   ADDRESS: beckyh@ovdinsurance.com						
Wyoming MI 49519												
						INSURER(S) AFFORDING COVERAGE					NAIC#	
INSURED HARTAPP-01						INSURER A: Citizens Insurance Company					31534	
Harty Appetites, LLC						INSURER B:						
6820 N LeClaire Ave					INSURER C:							
Skokie IL 60077					INSURER D:							
					INSURER E :							
					INSURER F:							
				NUMBER: 1666423330	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   POLICY EFF   POLICY EXP												
INSR LTR	TYPE OF INSURANCE	INSD	WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)		LIMIT	S		
Α	X COMMERCIAL GENERAL LIABILITY	Υ	Υ	O7ID704763		9/20/2018	9/20/2019	EACH OCCURREN		\$ 1,000,0	000	
	CLAIMS-MADE X OCCUR							DAMAGE TO RENT PREMISES (Ea occ	ED urrence)	\$ 300,00	00	
								MED EXP (Any one	person)	\$ 10,000	)	
								PERSONAL & ADV	INJURY	\$ 1,000,0	000	
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREG	GATE	\$ 2,000,0	000	
	POLICY PRO- JECT LOC							PRODUCTS - COM	P/OP AGG	\$ 2,000,0	000	
	OTHER:									\$		
Α	AUTOMOBILE LIABILITY	Υ	Υ	O7ID704763		9/20/2018	9/20/2019	COMBINED SINGLI (Ea accident)	E LIMIT	\$ 1,000,0	000	
	ANY AUTO							BODILY INJURY (P		\$		
	OWNED SCHEDULED AUTOS ONLY AUTOS							BODILY INJURY (P	er accident)	\$		
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY							PROPERTY DAMAG (Per accident)	GE	\$		
	AUTOS ONLY							(i el accident)		\$		
Α	X UMBRELLA LIAB X OCCUR	Υ	Υ	O7ID704763		9/20/2018	9/20/2019	EACH OCCURREN	CE	\$ 1,000,0	000	
	EXCESS LIAB CLAIMS-MADE							AGGREGATE		\$ 1,000,0		
	DED RETENTION\$							7.001.207.12		\$	<u>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</u>	
Α	WORKERS COMPENSATION		Υ	W2ID704741		9/20/2018	9/20/2019	X PER STATUTE	OTH- ER	Ψ		
	AND EMPLOYERS' LIABILITY ANYPROPRIETOR/PARTNER/EXECUTIVE							E.L. EACH ACCIDE	•	\$ 1,000,0	000	
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N/A										
	If yes, describe under							E.L. DISEASE - EA EMPLOYEE  E.L. DISEASE - POLICY LIMIT		\$ 1,000,000		
	DÉSCRIPTION OF OPERATIONS below							E.L. DISEASE - POI	LICT LIMIT	\$ 1,000,0	500	
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Kilwins Chococlates Franchise Inc. and Kilwins Quality Confections Inc. are additional insured on a primary & non-contributory basis in regards to general liability, auto liability and umbrella. Waiver of subrogation applies to workers' compensation, general liability, auto liability and umbrella. 30 day notice of cancellation applies.												
CERTIFICATE HOLDER						CANCELLATION						
Kilwins Chocolates Franchise Inc. Kilwins Quality Confections Inc. 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						
						Reckultart						