

DILAND

2,000,000



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 5/6/2020

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:					
B Insurance Agency, Inc. PO Box 907					PHONE (A/C, No, Ext): (800) 224-9764 FAX (A/C, No): (715) 3				56-4998		
Minocqua, WI 54548-1907					E-MAIL ADDRESS: info@ibinsurance.com						
					INSURER(S) AFFORDING COVERAGE				NAIC#		
					INSURER A: Frankenmuth Insurance				13986		
INSURED					INSURER B:						
Minocqua Sweet Treats, LLC					INSURER C:						
320 Oneida St					INSURER D:						
Minocqua, WI 54548					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.										WHICH THIS	
NSR LTR	TYPE OF INSURANCE	ADDL	SUBR	POLICY NUMBER	POLICY EFF POLICY EXP (MM/DD/YYYY) LIMITS		3				
Α	X COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE	\$	1,000,000	
	CLAIMS-MADE X OCCUR	Х	Х	6616790		3/10/2020	3/10/2021	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	500,000	
								MED EXP (Any one person)	\$	5,000	
								PERSONAL & ADV INJURY	\$	1,000,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$	2,000,000	
	POLICY PRO- LOC							PRODUCTS - COMP/OP AGG	\$	2,000,000	
	OTHER:								\$		
Α	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000	

χ 6616791 3/10/2020 3/10/2021 2,000,000 X **EXCESS LIAB** CLAIMS-MADE AGGREGATE 10,000 DED | X | RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY PER STATUTE 3/10/2021 100,000 6616789 3/10/2020 ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) E.L. EACH ACCIDENT 100,000 E.L. DISEASE - EA EMPLOYEE If yes, describe under DESCRIPTION OF OPERATIONS below 500,000 E.L. DISEASE - POLICY LIMIT

3/10/2021

BODILY INJURY (Per person)

BODILY INJURY (Per accident)
PROPERTY DAMAGE
(Per accident)

EACH OCCURRENCE

3/10/2020

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Kilwins Chocolates Franchise, Inc. and Kilwin's Quality Confections. Inc are listed as Additional Insured on Primary and Non-Contributory basis with regards
to General Liability and Umbrella. Waiver of Subrogation with regards to Workers' Compensation/Employers Liability, General Liability, Umbrella in favor of
Kilwins Chocolate Franchise, Inc. and Kilwin's Quality Confections, Inc when required by written contract.

30 days notice of cancellation or non-renewal must be provided to the Franchisor on all coverage.

Spoilage Coverage \$10,000 per Occurence - Business Income - 12 consecutive months Actual Loss Sustained.

6616790

CERTIFICATE HOLDER	CANCELLATION					
Kilwins Chocolate Franchise Inc 1050 Bay View Road 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.					
1 0100 mg/, mm 101710	AUTHORIZED REPRESENTATIVE					
	Dilan Balaha					

ANY AUTO

OWNED AUTOS ONLY

HIRED AUTOS ONLY

UMBRELLA LIAB

SCHEDULED AUTOS

NON-OWNED AUTOS ONLY

OCCUR

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