Ą	CORD <sup>®</sup> C	ER	RTIFICATE OF LIABILITY INSURANCE							DATE (MM/DD/YYYY) 12/01/2021	
THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLD CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE P BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTH REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.										DLDER. THIS E POLICIES	
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).											
	DUCER			CONTACT Automatic Data Processing Insurance Agency, Inc.							
Automatic Data Processing Insurance Agency, Inc.					PHONE 1-800-524-7024 FAX (A/C, No):						
1 Adp Boulevard					ADDRESS: INSURER(S) AFFORDING COVERAGE NAIC #						
Roseland     NJ     07068       INSURED     Ah-Ha Chocolates, Fudge & Ice Cream Corp.     V					INSURER A : Hartford Casualty Insurance Company 2 INSURER B :					29424	
					INSURER C :						
5226 S Harper					INSURER D : INSURER E :						
Chicago IL 60615					INSURER F :						
COVERAGES CERTIFICATE NUMBER: 2212050						REVISION NUMBER:					
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIC INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH TH CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERM EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.										WHICH THIS	
INSR LTR	TYPE OF INSURANCE		SUBR WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIN	ITS		
	COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE DAMAGE TO RENTED	\$		
	CLAIMS-MADE OCCUR							PREMISES (Ea occurrence)	\$		
								MED EXP (Any one person) PERSONAL & ADV INJURY	\$		
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$		
								PRODUCTS - COMP/OP AGO	G \$		
	OTHER:							COMBINED SINGLE LIMIT	\$		
								(Ea accident)	\$		
	ANY AUTO OWNED SCHEDULED							BODILY INJURY (Per person) BODILY INJURY (Per accider	-		
	AUTOS ONLY AUTOS HIRED NON-OWNED AUTOS ONLY AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$		
	AUTOS ONLY AUTOS ONLY								\$		
	UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$		
	EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$		
	DED RETENTION \$							V PER OTH-	\$		
	AND EMPLOYERS' LIABILITY Y / N							<u> </u>	1.0	00.000	
А	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A	Y	76WEGAL9BC0		06/01/2021	06/01/2022	E.L. EACH ACCIDENT	+	00,000 00,000	
	(Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - EA EMPLOYI E.L. DISEASE - POLICY LIMI	1.0	00,000	
	DESCRIPTION OF OPERATIONS BROW								φ.,.		
DES	RIPTION OF OPERATIONS / LOCATIONS / VEHIC		ACORI	) 101 Additional Remarks Schedu	ile may h	e attached if mo	re snace is requir	ed)			
DEG					iic, iiuy b						
000				CANC							
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 Chocolates Franchise, Inc. 1050 Bay View Road											
Petoskey MI 49770						Many M. Muin					
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