

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 6/9/2022

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

lf	SUBROGATION IS WAIVED, subject is certificate does not confer rights t	to t	he te	rms and conditions of th	e polic	y, certain po	olicies may r	•	ent. A st	tatement on	
PRODUCER						CONTACT NAME:					
Olivier VanDyk Insurance Agency, Inc						FAV					
2780 44TH STREET SW Wyoming MI 49519						PHONE (A/C, No, Ext): 6164540800 FA/C, No): 616-454-7100 E-MAIL ADDRESS: certificates@ovdinsurance.com					
· · · · · · · · · · · · · · · · · · ·						INSURER(S) AFFORDING COVERAGE NAIC #					
Lines-#- 0007045						INSURER A: The Hartford				22357	
<u>License#: 0007645</u> INSURED GULFCOA-01						INSURER B:				22331	
PB Confections, LLC						INSURER C:					
4751 Main St, F113 Orange Beach AL 36561						INSURER D :					
Orange Beach AL 30301					INSURER E :						
					INSURER F:						
COVERAGES CER			CATE	NUMBER: 2136951182	REVISION NUMBER:					I	
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)	(MM/DD/YYYY)	LI	MITS		
Α	X COMMERCIAL GENERAL LIABILITY	Υ	Υ	81SBMAS9BBL		6/10/2022	6/10/2023	EACH OCCURRENCE DAMAGE TO RENTED	\$ 1,000	0,000	
	CLAIMS-MADE X OCCUR							PREMISES (Ea occurrence)	\$ 1,000	0,000	
								MED EXP (Any one person)	\$ 10,00	00	
	X Primary/NonContr							PERSONAL & ADV INJURY	\$ 1,000	0,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$ 2,000	0,000	
	POLICY PRO- JECT LOC							PRODUCTS - COMP/OP AG		0,000	
	OTHER:	.,						COMBINED SINGLE LIMIT	\$	0.000	
Α	AUTOMOBILE LIABILITY	Y	Y	81SBMAS9BBL		6/10/2022	6/10/2023	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000	0,000	
	ANY AUTO OWNED SCHEDULED							BODILY INJURY (Per person			
	AUTOS ONLY AUTOS							BODILY INJURY (Per accide			
	X HIRED X NON-OWNED AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$		
	<u> </u>	.,							\$		
Α	X UMBRELLA LIAB X OCCUR	Y	Y	81SBMAS9BBL		6/10/2022	6/10/2023	EACH OCCURRENCE	\$ 1,000		
	EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$ 1,000	0,000	
^	DED RETENTION \$ WORKERS COMPENSATION			0414/504.00004		8/31/2021	0/04/0000	✓ PER OTH	- \$		
Α	AND EMPLOYERS' LIABILITY Y / N			81WECAC00CA		0/3 1/202 1	8/31/2022	X PER STATUTE OTHER			
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A						E.L. EACH ACCIDENT	\$ 1,000		
	(Mandatory in NH) If yes, describe under							E.L. DISEASE - EA EMPLOY			
	DÉSCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIM	IT \$ 1,000	0,000	
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)											
400 Quitewater Beach Rd, Pensacola Beach, FL 32561											
CERTIFICATE HOLDER						CANCELLATION					
Kilwins Chocolates Franchise Inc. Kilwins Quality Confections 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.					
1050 Bay View Rd Petoskey MI 49770					AUTHORIZED REPRESENTATIVE						
relogical init 49110						Reckustart					