

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 03/12/2021

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.

	ROGATION IS WAIVED, subject to tificate does not confer rights to			-	•	•	may require	an endorsemen	t. A statement	on	
PRODUCER	-			CONTACT NAME: Noe Moreno CIC,CLCS,ACSR							
Whorton In	nsurance Services			PHONE (512) 338-1191 FAX (512) 338-119				338-1196			
11200 Jolly	yville Rd.			(A/C, No, Ext): (A/C, No): (A/C,							
				INSURER(S) AFFORDING COVERAGE NAIC #					NAIC #		
Austin				TX 78759-4813	INSURER A: Hanover Casualty Company				41602		
INSURED				INSURER B: Hanover American				36064			
	CTX Confectionary LLC, DBA: k	Cilwins	3		INSURER C:						
	120 W. 8th St.				INSURER D:						
					INSURER E :						
Georgetown			TX			INSURER F:					
		TIFICATE NUMBER: CL213122492									
	TO CERTIFY THAT THE POLICIES OF I										
	ED. NOTWITHSTANDING ANY REQUII CATE MAY BE ISSUED OR MAY PERTA										
	IONS AND CONDITIONS OF SUCH PO							OBOLOT TO ALL TH	ie reitwo,		
INSR LTR	TYPE OF INSURANCE		SUBR WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)		LIMITS		
	COMMERCIAL GENERAL LIABILITY					,	,	EACH OCCURRENC	E \$ 1,00	00,000	
	CLAIMS-MADE OCCUR						03/15/2022	DAMAGE TO RENTE PREMISES (Ea occur		,000	
								MED EXP (Any one pe	E 00	00	
Α 🔲				OLDH532808		03/15/2021		PERSONAL & ADV IN	_{IJURY} \$ 1,00	00,000	
GEN'L	AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGA	GATE \$ 2,000,000		
×	POLICY PRO- JECT LOC							PRODUCTS - COMP/	OP AGG \$ 2,00	00,000	
C	OTHER:								\$		
AUTOI	MOBILE LIABILITY							COMBINED SINGLE (Ea accident)	LIMIT \$ 1,00	00,000	
	ANY AUTO							BODILY INJURY (Per	person) \$		
A	OWNED SCHEDULED AUTOS			OLDH532808		03/15/2021	03/15/2022	BODILY INJURY (Per	,		
	HIRED NON-OWNED AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$		
									\$		
	JMBRELLA LIAB OCCUR							EACH OCCURRENCE	- φ .	00,000	
A	CLAIMS-MADE			OLDH532808		03/15/2021	03/15/2022	AGGREGATE	\$ 1,00	00,000	
	DED RETENTION \$. 4 DED	\$		
	ERS COMPENSATION MPLOYERS' LIABILITY Y / N							➤ PER STATUTE	OTH- ER		
	PROPRIETOR/PARTNER/EXECUTIVE ICER/MEMBER EXCLUDED?		w	WZDH532306		03/15/2021	03/15/2022	E.L. EACH ACCIDEN	Ι Ψ	0,000	
(Mandatory in NH) If yes, describe under								E.L. DISEASE - EA EI	WIFLOILL \$.	0,000	
DÉSĆR	RIPTION OF OPERATIONS below							E.L. DISEASE - POLI	CY LIMIT \$ 1,00	0,000	
DESCRIPTION	N OF OPERATIONS / LOCATIONS / VEHICLE	C (AC	00004	04. Additional Demonto Cabadala			:				
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)											
The General Liability and Auto Liability policy includes a blanket automatic additional insured endorsement that provides additional insured status to the certificate holder only when there is a written contract between the named insured and the certificate holder that requires such status. The General Liability											
and Auto Liability policy includes a blanket waiver of subrogation endorsement that provides this coverage only when there is a written contract between the											
named insured and the certificate holder that requires it. The Workers Compensation policy includes a blanket waiver of subrogation endorsement that provides this coverage only when there is a written contract between the named insured and the certificate holder that requires it. The General Liability											
policy contains a special endorsement with Primary and Noncontributory when required by written contract wording. Umbrella is follow form.											
CERTIFICATE HOLDER C						CANCELLATION					
JEKIII 10					CANO						
						SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE					
Kilwins Chocolate Franchise Inc						THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					

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1050 Bay View Rd

Petoskey

MI 49770

AUTHORIZED REPRESENTATIVE

GENCY	CUSTOMER ID:	0005319
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LOC#:



ADDITIONAL REMARKS SCHEDULE

NAMED INSURED Whorton Insurance Services CTX Confectionary LLC, DBA: Kilwins

POLICY NUMBER										
CARRIER		NAIC CODE								
			EFFECTIVE DATE:							
ADDITIONAL REMARKS										
THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,										
	FORM TITLE: Certificate of Liability									
The policies include a notice of cancellation endorsement providing for 30 days' advance notice if the policy is cancelled by the company other than for nonpayment of premium, or 10 days' notice if the policy is canceled for nonpayment of premium.										

ACORD 101 (2008/01)