

## **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY) 03/16/2022

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.

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).												
PROD	DUCER	CONTACT NOE Moreno CIC,CLCS,ACSR										
Whorton Insurance Services 11200 Jollyville Rd.						PHONE (512) 338-1191 FAX (A/C, No): (512) 338-1196  E-MAIL NooM@whortopins.com						
	ve delly ville i ku.	ADDRESS:										
Austin TX 78759-4813						INSURER(s) AFFORDING COVERAGE INSURER A: Hanover Casualty Company						
INSURED						INSURER B: Hanover American					41602 36064	
CTX Confectionary LLC, DBA: Kilwins						INSURER C:						
650 Shell Stone Trail					INSURE							
					INSURER E :							
Georgetown			TX 78628			INSURER F:						
		NUMBER: CL223163177	4 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 LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)		LIMITS	3		
	COMMERCIAL GENERAL LIABILITY									\$ 1,00	0,000	
	CLAIMS-MADE X OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)		\$ 300,		
				01 011500000		00/45/0000		MED EXP (Any one p	MED EXP (Any one person) \$ 5,00			
Α				OLDH532808		03/15/2022	03/15/2023	PERSONAL & ADV I	2,000,0		-	
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREG	2.000			
	POLICY PROJECT LOC							PRODUCTS - COMP		AGG \$ 2,000,000		
	OTHER: AUTOMOBILE LIABILITY								BINED SINGLE LIMIT \$ 1,000		0,000	
	ANYAUTO							(Ea accident) \$ 1,000  BODILY INJURY (Per person) \$		<u>'</u>		
Α	OWNED SCHEDULED AUTOS ONLY AUTOS			OLDH532808		03/15/2022	03/15/2023	BODILY INJURY (Pe	'INJURY (Per accident) \$			
	HIRED NON-OWNED AUTOS ONLY							PROPERTY DAMAG (Per accident)	MAGE \$			
										\$		
	✓ UMBRELLA LIAB ✓ OCCUR						LACITOCCORRENCE \$		0,000			
Α	EXCESS LIAB CLAIMS-MADE			OLDH532808		03/15/2022	03/15/2023	AGGREGATE		\$ 1,00	0,000	
	DED RETENTION \$ WORKERS COMPENSATION							DED		\$		
	AND EMPLOYERS' LIABILITY Y / N							➤ PER STATUTE	OTH- ER	1.00	0.000	
В	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A		WZDH532306		03/15/2022	03/15/2023	E.L. EACH ACCIDEN		4.00	0,000	
	(Mandatory in NH)  If yes, describe under							E.L. DISEASE - EA E		φ .	0,000	
	DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POL	ICY LIMIT	\$ /	-,	
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						CANCELLATION						
Kilwins Chocolate Franchise, Inc 1050 Bay View Rd						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						

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Sim Whorton

Petoskey

MI 49770