

## **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY) 12/21/2023

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 Meg Perrino							
	Massey Insurance, Inc.		PHONE (A/C, NO, Ext): (843)444-5602 FAX (A/C, NO): (843)314-5399				
4270 River Oaks Dr Unit 1				ADDRESS: meg@massey-insurance.com			
Myrtle Beach, SC 29579				INSURER(S) AFFORDING COVERAGE NAIC #			
INSURED				INSURER A: MSA-Assurance Company 29939 INSURER B: MSA-Assurance Company 29939			
F Squared, LLC & F Squared 2, LLC				INSURER B: MSA-ASSurance Company 23333 INSURER C: MSA- MGM Insurance Comapny 14788			
1316 Celebrity Cir				INSURER D. Appalachian Underwriters- AmTrust 40533			
Myrtle Beach, SC 29577-7460				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.							
INSR LTR	TYPE OF INSURANCE	ADDL SU INSD W	IBR VD POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	'S
Α	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR	Y	BPJ9009L	12/01/2023	12/01/2024	EACH OCCURRENCE	\$2,000,000 \$1,000,000
						PREMISES (Ea occurrence) MED EXP (Any one person)	\$10,000
						PERSONAL & ADV INJURY	\$2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	\$4,000,000
	X POLICY PRO- JECT LOC					PRODUCTS - COMP/OP AGG	\$4,000,000 \$
^		Y	BPJ9009L	12/01/2023	12/01/2024	COMBINED SINGLE LIMIT (Ea accident)	\$2,000,000
Α	ANY AUTO	1	DFJ9009L	12/01/2023	12/01/2024	BODILY INJURY (Per person)	\$
	OWNED SCHEDULED AUTOS					BODILY INJURY (Per accident)	\$
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY					PROPERTY DAMAGE (Per accident)	\$
							\$
Α	X UMBRELLA LIAB X OCCUR	Y	CUJ9009L	12/01/2023	12/01/2024	EACH OCCURRENCE	\$1,000,000
	EXCESS LIAB CLAIMS-MADE					AGGREGATE	\$1,000,000
	DED RETENTION \$		014104470000			X PER OTH- STATUTE ER	\$
Α	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE		SWC1472832	12/01/2023	12/01/2024	E.L. EACH ACCIDENT	\$1,000,000
	OFFICER/MEMBER EXCLUDED?	N / A				E.L. DISEASE - EA EMPLOYEE	, ,
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT	
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)							
Location 1: 1316 Celebrity Circle #171, Myrtle Beach, SC 29577							
Location 2: 2101 N. Oak Street St., Myrtle Beach, SC 29577							
A 30 day notice of cancellation applies.							
CERTIFICATE HOLDER CANCELLATION							
	Kilwins Chocolates Fr Kilwins Quality Confe		SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
	Petoskey MI 49770		Meg Perrino MSP				

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