SCARTER



## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 1/26/2023

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).

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PRODUCER License # 2060346	CONTACT Stephanie Carter					
Hub International Mid Atlantic 170 Jennifer Rd.	PHONE (A/C, No, Ext): (410) 349-5095 FAX (A/C, No):					
Suite 205,	E-MAIL ADDRESS: stephanie.Carter@hubinternational.com					
Annapolis, MD 21401	INSURER(S) AFFORDING COVERAGE	NAIC #				
	INSURER A: Hartford Underwriters Insurance Company					
INSURED	INSURER B : State Auto Mutual	25135				
Cherry Sweets Wharf, LLC d/b/a Kilwins	INSURER C: Hartford Insurance Company of SE	38261				
663 Water Street	INSURER D:					
Washington, DC 20024	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		EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.  INSR   POLICY EFF   POLICY EFF   POLICY EXP   POLICY								
LTR		TYPE OF INSURANCE	INSD	WVD	POLICY NUMBER	(MM/DD/YYYY)	(MM/DD/YYYY)	LIMIT	S	
Α	X	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	\$	1,000,000
		CLAIMS-MADE X OCCUR	Х	X	30SBAAL5FP3	4/28/2022	4/28/2023	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	1,000,000
								MED EXP (Any one person)	\$	10,000
								PERSONAL & ADV INJURY	\$	1,000,000
	GEN	N'L AGGRE <u>GAT</u> E LIMIT AP <u>PLIE</u> S PER:						GENERAL AGGREGATE	\$	2,000,000
		POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$	2,000,000
		Business Liability General Aggre OTHER:							\$	
В	AUT	OMOBILE LIABILITY				2/4/2023	2/4/2024	COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000
		ANY AUTO	Х	χ 10115918CA	10115918CA			BODILY INJURY (Per person)	\$	
		OWNED X SCHEDULED AUTOS						BODILY INJURY (Per accident)	\$	
	X	HIRED X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$	
									\$	
Α		UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$	9,000,000
		EXCESS LIAB CLAIMS-MADE		X	30SBAAL5FP3	4/28/2022	4/28/2023	AGGREGATE	\$	9,000,000
		DED X RETENTION \$ 10,000							\$	
С	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					4/28/2023	X PER X OTH- STATUTE X OTH-			
	ANY PROPRIETOR/PARTNER/EXECUTIVE Y/N OFFICER/MEMBER EXCLUDED?				30WECAL5FUB		4/28/2022	E.L. EACH ACCIDENT	\$	1,000,000
	(Mar	ndatory in NH)	II, A					E.L. DISEASE - EA EMPLOYEE	\$	1,000,000
	If yes	s, describe under CRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$	1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Kilwins Chocolates Franchise, Inc. and Kilwins Quality Confections, Inc are additional insured on primary and non-contributory basis with regards to general liability, automobile liability and umbrella. Waiver of subrogation with regards to Workers' Compensation/Employers Liability, General Liability, Automobile Liability, Umbrella in favor of Kilwins Chocolates Franchise, Inc. and Kilwins Quality Confections, Inc.

CERTIFICATE HOLDER	CANCELLATION
Kilwins Chocolates Franschise, Inc. Kilwins Quality Confections, Inc. 1050 Bay View Road	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	AUTHORIZED REPRESENTATIVE
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