

March 21, 2024

Kilwins Chocolates Franchise Inc & Kilwins Quality Confections Inc 1050 BAY VIEW RD PETOSKEY MI 49770

Account Information:		Contact Us	
Policy Holder Details :	Lizzybell Sweets LLC	Need Help?	
		Chat online or call us at	
		(866) 467-8730.	
		We're here Monday - Friday	

Enclosed please find a Certificate Of Insurance for the above referenced Policyholder. Please contact us if you have any questions or concerns.

Sincerely,

Your Hartford Service Team



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 03/21/2024

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 be endorsed. If SUBROGATIONIS 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).

PAYCHEX INSURANCE AGENCY INC				CONTACT NAME:	CONTACT NAME:					
76210758			,	(000)						
225 KENNETH DR STE 110				(A/C, No, Ext): (A/C, No):						
ROCI	HESTER NY 14623			E-MAIL ADDRESS:	11011557(0) 4			NAIC#		
					INSURER(S) AFFORDING COVERAGE					
				INSURER A : Twin (INSURER A: Twin City Fire Insurance Company					
INSURED			INSURER B:	INSURER B:						
LIZZYBELL SWEETS LLC			INSURER C:	INSURER C:						
1401 TRADEWIND ST			INSURER D :	INSURER D:						
GRAPEVINE TX 76051-2978			INSURER E :	INSURER E :						
				INSURER F:	INSURER F:					
COV	ERAGES	CERTI	FICATE	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	INSR	SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/Y YYY)	LIMI	TS		
	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PROJECT LOC				(mmaggriff)		EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AG	G		
	OTHER:						COMBINED SINGLE LIMIT			
[AUTOMOBILE LIABILITY						(Ea accident)			
	ANY AUTO						BODILY INJURY (Per persor	n)		
	ALL OWNED SCHEDULED AUTOS						BODILY INJURY (Per accide	nt)		
	HIRED NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)			
	UMPREU ALIAN OCCUR	+					EACH OCCURRENCE			
	EXCESS LIAB CLAIMS-MADE						AGGREGATE			
	DED RETENTION \$									
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY Y,	N					X PER OT STATUTE ER			
1 A I	PROPRIETOR/PARTNER/EXECUTIVE _	N/ A	X	76 WEG BD8MA5	02/28/2024	02/28/2025	E.L. DISEASE -EA EMPLOY	A.		
(OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIM	_		
DESCR	RIPTION OF OPERATIONS / LOCATIONS /	VEHICLI	ES (ACOR	RD 101, Additional Remarks S	_ Schedule, may be atta	Lached if more space	:e is required)			
	e usual to the Insured's Operation is Endorsement WC420304 attac				avor of the Certific	cate Holder per	r Waiver of our Right to	Recover from		
CER	TIFICATE HOLDER				CANCELLA	TION				
Kilwins Chocolates Franchise Inc					SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED					
& Kilwins Quality Confections Inc							TE THEREOF, NOTICE W DLICY PROVISIONS.	AILL RE DEFIAEKED		
	BAY VIEW RD OSKEY MI 49770		-	IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE						
10	JOINE I WII 4011U									
				Susan S. Castaneda						

© 1988-2015 ACORD CORPORATION. All rights reserved.