



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

1/28/2026

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 Olivier VanDyk Insurance Agency, Inc. 37 Ottawa Ave NW, Suite 400 Grand Rapids MI 49503	CONTACT NAME: PHONE (A/C, No, Ext): 616-4540-800 FAX (A/C, No): 616-454-7100					
	E-MAIL ADDRESS: certificates.sbu@ovdinsurance.com					
	INSURER(S) AFFORDING COVERAGE					
	INSURER A: Citizens Ins Co Of Amer 31534					
	INSURER B:					
	INSURER C:					
INSURER D:						
INSURER E:						
INSURER F:						
License#: 0007645 CHOCONNM-01						
INSURED Chocolates on Main, LLC 4390 Old River Rd Waynesville NC 28786						

## COVERAGES

CERTIFICATE NUMBER: 2135400000

## 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							
A	X	COMMERCIAL GENERAL LIABILITY			Z2IJ072444	7/8/2025	7/8/2026	EACH OCCURRENCE	\$ 1,000,000						
		CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1,000,000						
	X	Primary/NonContr						MED EXP (Any one person)	\$ 10,000						
		GEN'L AGGREGATE LIMIT APPLIES PER:						PERSONAL & ADV INJURY	\$ 1,000,000						
		POLICY <input type="checkbox"/> PRO- JECT <input type="checkbox"/> LOC						GENERAL AGGREGATE	\$ 2,000,000						
		OTHER:						PRODUCTS - COMP/OP AGG	\$ 2,000,000						
A	AUTOMOBILE LIABILITY				Z2IJ072444	7/8/2025	7/8/2026	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000						
		ANY AUTO						BODILY INJURY (Per person)	\$						
		OWNED AUTOS ONLY						BODILY INJURY (Per accident)	\$						
	X	Hired AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$						
		SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY							\$						
A	X	UMBRELLA LIAB			Z2IJ072444	7/8/2025	7/8/2026	EACH OCCURRENCE	\$ 1,000,000						
		EXCESS LIAB						AGGREGATE	\$ 1000000						
		DED <input type="checkbox"/> RETENTION \$							\$						
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			Y / N N / A	WZIJ312645	2/13/2026	2/13/2027	X PER STATUTE	OTHE-						
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)							E.L. EACH ACCIDENT	\$ 1,000,000						
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000						
								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)  
90 N Main St, Waynesville, NC 28786

## CERTIFICATE HOLDER

## CANCELLATION

Kilwins Chocolates Franchise Inc.  
Kilwins Quality Confections Inc.  
1050 Bay View Rd  
Petoskey MI

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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