



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
11/24/2025

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	
Corbin Finley(086032R) 8282 S Memorial Dr Ste 201		NAME: Corbin Trent Finley	
TULSA OK 74133-4311		PHONE (A/C, NO, EXT): 918-622-8282	FAX (A/C, NO): 855-554-1362
		E-MAIL ADDRESS: cfinley1@farmersagent.com	
		INSURER(S) AFFORDING COVERAGE	
		NAIC #	
INSURED		INSURER A: Truck Insurance Exchange 21709	
CEDARWOOD SWEETS LLC		INSURER B: Farmers Insurance Exchange 21652	
418 E 2ND ST		INSURER C: Mid Century Insurance Company 21687	
TULSA OK 74120		INSURER D:	
		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 NAME 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.

INSTR	TYPE OF INSURANCE		ADDTL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS			
A	☒	COMMERCIAL GENERAL LIABILITY		Y	607000574	07/11/2025	07/11/2026	EACH OCCURRENCE	\$ 1,000,000		
	☐	CLAIMS-MADE	☒					OCCUR	DAMAGE TO RENTED PREMISES (Ea Occurrence)	\$ 1,000,000	
									MED EXP (Any one person)	\$ 10,000	
									PERSONAL & ADV INJURY	\$ 1,000,000	
									GENERAL AGGREGATE	\$ 2,000,000	
									PRODUCTS - COMP/OP AGG	\$ 1,000,000	
											\$
A		AUTOMOBILE LIABILITY		Y	607000574	07/11/2025	07/11/2026	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000		
	☐	ANY AUTO							BODILY INJURY (Per person)	\$	
	☐	OWNED AUTOS ONLY	☐					SCHEDULED AUTOS	BODILY INJURY (Per accident)	\$	
	☒	HIRED AUTOS ONLY	☒					NON-OWNED AUTOS ONLY	PROPERTY DAMAGE (Per accident)	\$	
										\$	
A	☒	UMBRELLA LIAB	☒	OCCUR	607055617	07/11/2025	07/11/2026	EACH OCCURRENCE	\$ 1,000,000		
	☐	EXCESS LIAB	☐	CLAIMS-MADE				AGGREGATE	\$		
	☐	DED	☐	RETENTION \$					\$		
A		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		Y	A02186199	07/11/2025	07/11/2026	☒	PER STATUTE	OTHER	\$
		ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y/N						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)
Kilwins Chocolates Franchise Inc and Kilwins Quality Confections Inc are listed as additional insured on Primary and Non-Contributory basis with regards to General Liability, Automobile Liability, and Umbrella. Waiver of Subrogation and regards to Workers Compensation/Employers Liability, General Liability, Automobile Liability, Umbrella in favor of Kilwaums Chocolates Franchise Inc and Kilwins Quality Confections Inc.

CERTIFICATE HOLDER

CANCELLATION

Kilwins Chocolates Franchise Inc & Kilwins Quality Confections Inc 1050 Bay View Rd Petosky, MI 49770	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