

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 6/20/2024

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 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 Karen Liljedahl, CPIA		
Gracey-Backer Inc.	PHONE (ECT) 276 COEE FAX		
E-MAII			
275 George Bush Boulevard			
Delray Beach FL 33444	INSURER(S) AFFORDING COVERAGE NAIC # INSURER A: Mainstreet America Protection Ins. Co. 13026		
INSURED FIL 53444	INSURERB:Old Dominion Ins Co 402		
CM Villages, LLC DBA KILWINS CHOCOLATES & ICE CREAM		40231	
1108 MAIN ST	INSURER C:		
Suite B106	INSURER D:		
LADY LAKE FL 32159-7706	INSURER E :		
	INSURER F: 66 REVISION NUMB	BER:	
COVERAGES CERTIFICATE NUMBER: CL2462056766 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 INSD WVD POLICY NUMBER	POLICY EFF POLICY EXP (MM/DD/YYYY) (MM/DD/YYYY)	LIMITS	
X COMMERCIAL GENERAL LIABILITY	EACH OCCURRENCE	\$ 1,000,000	
A CLAIMS-MADE X OCCUR	DAMAGE TO RENTED PREMISES (Ea occurre	ence) \$ 500,000	
X BPG5033X	8/1/2024 8/1/2025 MED EXP (Any one per	10.000	
	PERSONAL & ADV IN.		
GEN'L AGGREGATE LIMIT APPLIES PER:	GENERAL AGGREGATI	0 000 000	
X POLICY PRO-	PRODUCTS - COMP/O		
OTHER:		\$	
AUTOMOBILE LIABILITY	COMBINED SINGLE LIF (Ea accident)	MIT \$ 1,000,000	
ANYAUTO	BODILY INJURY (Per p	person) \$	
ALL OWNED SCHEDULED PROFIGSAY	8/1/2024 8/1/2025 BODILY INJURY (Per a	accident) \$	
AUTOS AUTOS NON-OWNED	PROPERTY DAMAGE (Per accident)	\$	
AUTOS AUTOS	(Fer accident)	\$	
X UMBRELLA LIAB X OCCUR	EACH OCCURRENCE	\$ 1,000,000	
B EXCESS LIAB CLAIMS-MADE	AGGREGATE	\$	
DED X RETENTION \$ X CUG5033X	8/1/2024 8/1/2025	s	
WORKERS COMPENSATION	PER STATUTE	OTH- ER	
AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE Y / N	E.L. EACH ACCIDENT		
OFFICER/MEMBER EXCLUDED? N / A (Mandatory in NH)	E.L. DISEASE - EA EMI		
If yes, describe under DESCRIPTION OF OPERATIONS below	E.L. DISEASE - POLICY		
DESCRIPTION OF SECULOR SHOPE			
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)			
CERTIFICATE HOLDER ADDED AS ADDITIONAL INSURED ONLY AS THEIR INTERESTS MAY APPEAR.			
**Waiver of Subrogation and Primary Non-Contributory endorsements in favor of Kilwin's Chocolates			
CERTIFICATE HOLDER CANCELLATION			
	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.		
Kilwins Chocolates Franchise, Inc			
Kilwins Quality Confections Inc			
1050 BAY VIEW RD PETOSKEY, MI 49770-9006	AUTHORIZED REPRESENTATIVE		

Karen Tiljedall

K Liljedahl, CPIA/AB