

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 07/21/2025

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 Roy H. Liskey, Inc.	
		Trunc.	
Roy H. Liskey, Inc		PHONE (A/C, No, Ext): 269-983-1644 FAX (A/C, No): 269-96	33-1922
PO Box 84		E-MAIL carol@liskey.net	
		INSURER(S) AFFORDING COVERAGE	NAIC#
Saint Joseph	MI 49085	INSURER A: Auto-Owners Insurance Company	18988
INSURED Gold Coast Confections LLC		INSURER B:	
31853 Edwards Dr		INSURER C:	
Dowagiac MI 49047-9324		INSURER D:	
		INSURER E :	
		INSURER F:	

COVERAGES CERTIFICATE NUMBER: 20250708083834478 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.

NSR LTR	TYPE OF INSURANCE		SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	3
	COMMERCIAL GENERAL LIABILITY  CLAIMS-MADE X OCCUR						EACH OCCURRENCE  DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 2,000,000 \$ 300,000
		Y	Y	16668903	08/14/2025	00/44/0000	MED EXP (Any one person)	\$ 10,000
Α							PERSONAL & ADV INJURY	\$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$ 2,000,000
	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$ 2,000,000
	OTHER:						Hired/Non-Owned Autc	\$ 2,000,000
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$
	ANY AUTO						BODILY INJURY (Per person)	\$
	OWNED AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY AUTOS ONLY AUTOS ONLY						BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
	X UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$ 1,000,000
4	EXCESS LIAB CLAIMS-MADE	Υ	Y	5466894700	08/14/2025	08/14/2026	AGGREGATE	\$ 1,000,000
	DED X RETENTION \$ 10,000							\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						PER OTH- STATUTE ER	
Δ	ANYPROPRIETOR/PARTNER/EXECUTIVE T N	N/A	Y	A106608085	06/23/2025 06/23/202	06/23/2026	E.L. EACH ACCIDENT	\$ 1,000,000
`	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	17 A		A10000000			E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
	If yes, describe under DESCRIPTION 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)

Kilwin's Quality Confections Inc. is listed as Additional Insured on Primary and Non-Contributory basis with regards to General Liability and Umbrella. Waiver of Subrogation with regards to Workers' Compensation/Employers Liability, General Liability, and Umbrella in Favor of Kilwin's Quality Confections Inc.

30 day notice of cancellation or non-renewal will be provided to the certificate holder on all coverages.

CERTIFICATE HOLDER	CANCELLATION			
Kilwin's Quality Confections Inc. 1050 Bay View Drive Petoskey 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.			
reloskey Wii 49770	AUTHORIZED REPRESENTATIVE Carol Michaels			



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PRODUCE	र		CONTACT NAME:	Roy H. Liskey, Inc.			
Roy H. I	Liskey, Inc		PHONE (A/C, No, Ex	t): 269-983-1644	FAX (A/C, No):	269-9	83-1922
PO Box	84		E-MAIL ADDRESS:	carol@liskey.net			
				INSURER(S) AFFORDING COVERAGE			NAIC#
Saint Jo	seph	MI 49085	INSURER A	: Auto-Owners Insurance Company			18988
INSURED	Gold Coast Confections LLC		INSURER B	:			
	31853 Edwards Dr		INSURER C	:			
	Dowagiac MI 49047-9324		INSURER D	:			
	ŭ		INSURER E	:			
			INSURER F	:			

COVERAGES CERTIFICATE NUMBER: 20250708083834790 REVISION NUMBER:

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FINSURANCE  GENERAL LIABILITY  IADE OCCUR  LIMIT APPLIES PER: PROJECT LOC	Y	SUBR WVD	POLICY NUMBER 16668903	POLICY EFF (MM/DD/YYYY) 08/14/2025	POLICY EXP (MM/DD/YYYY)	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person)	\$ 2,000,000 \$ 300,000 \$ 10,000
OCCUR  LIMIT APPLIES PER:	Υ	Υ	16668903	08/14/2025	09/44/2026	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300,000
LIMIT APPLIES PER:	Υ	Υ	16668903	08/14/2025	09/44/2026	PREMISES (Ea occurrence)	40.000
	Υ	Y	16668903	08/14/2025	00/14/2026	MED EXP (Any one person)	\$ 10,000
	Y	Y	16668903	08/14/2025	00/44/2026		
					06/14/2026	PERSONAL & ADV INJURY	\$ 2,000,000
PRO- JECT LOC						GENERAL AGGREGATE	\$ 2,000,000
						PRODUCTS - COMP/OP AGG	\$ 2,000,000
						Hired/Non-Owned Autc	\$ 2,000,000
LITY						COMBINED SINGLE LIMIT (Ea accident)	\$
						BODILY INJURY (Per person)	\$
SCHEDULED AUTOS						BODILY INJURY (Per accident)	\$
NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
							\$
AB X OCCUR						EACH OCCURRENCE	\$ 1,000,000
CLAIMS-MADE	Υ	Y	5466894700	08/14/2025	08/14/2026	AGGREGATE	\$ 1,000,000
ETENTION \$ 10,000							\$
ADILITY						PER OTH- STATUTE ER	
ANYPROPRIETOR/PARTNER/EXECUTIVE		V	A106608085	06/23/2025	06/23/2026	E.L. EACH ACCIDENT	\$ 1,000,000
			A100000003	00/20/2020	00/25/2020	E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
PERATIONS below						E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
	AUTOS NON-OWNED AUTOS ONLY  AB  CLAIMS-MADE ETENTION \$ 10,000  SATION IABILITY RETNER/EXECUTIVE  AUTOS NON-OWNED 10,000  SATION IABILITY Y/N RETNER/EXECUTIVE	AUTOS NON-OWNED AUTOS ONLY  AB COCCUR CLAIMS-MADE TENTION \$ 10,000 SATION IABILITY XRTNER/EXECUTIVE XCLUDED?  N/A	AUTOS NON-OWNED AUTOS ONLY  AB OCCUR CLAIMS-MADE Y Y  ETENTION \$ 10,000 SATION IABILITY RITNER/EXECUTIVE Y/N RITNER/EXECUTIVE N/A Y	AUTOS NON-OWNED AUTOS ONLY  AB X OCCUR CLAIMS-MADE Y Y 5466894700  ETENTION \$ 10,000  SATION IABILITY XRTNER/EXECUTIVE N/A Y A106608085	AUTOS NON-OWNED AUTOS ONLY  AB	AUTOS NON-OWNED AUTOS ONLY  AB	SCHEDULED   AUTOS   NON-OWNED   AUTOS ONLY   PROPERTY DAMAGE   P

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Kilwins Chocolates Franchise, Inc. is listed as Additional Insured on Primary and Non-Contributory basis with regards to General Liability and Umbrella. Waiver of Subrogation with regards to Workers' Compensation/Employers Liability, General Liability, and Umbrella in favor of Kilwins Chocolates Franchise, Inc.

30 Day notice of cancellation or non-renewal will be provided to the certificate holder on all coverages.

CERTIFICATE HOLDER	CANCELLATION			
Kilwins Chocolates Franchise, 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 Carol Michaels			