ACORD [®] CERTIFICATE OF LIABILITY INSURANCE							E	DATE (MM/DD/YYYY) 02/6/2025				
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).											
	ODUCER				ст Rob Cutt	ob Cutting						
StateFarm Rob Cutting						NAME: ROD Culting PHONE FAX (A/C, No, Ext): 910-798-2460 (A/C, No, Ext): 910-798-2460						
432 Eastwood Road Ste 100						E-MAIL ADDRESS:						
					NC 204024072	INSURER(S) AFFORDING COVERAGE					NAIC #	
Wilmington				NC 284031873			INSURER A : State Farm Fire and Casualty Company				25143	
						INSURER B : INSURER C :						
PO Box 2219						INSURER D :						
						INSURER E :						
Wilmington				NC 28402-2219			INSURER F :					
COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:												
ll C	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.											
TR TYPE OF INSURANCE				DD SUB SD WVD POLICY NUMBER			POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS			
		L GENERAL LIABILITY					((EACH OCCURRENCE	\$ 100	0000	
	CLAIMS	-MADE OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 500	000	
							08/28/2024	08/28/2025	MED EXP (Any one person)	\$ 100	00	
Α					93-KH-8148-0				PERSONAL & ADV INJURY	\$ 1000000		
		TE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$ 200		
		JECT LOC							PRODUCTS - COMP/OP AGG	\$ 200	0000	
	OTHER:	BILITY							COMBINED SINGLE LIMIT	\$		
	ANY AUTO								(Ea accident) BODILY INJURY (Per person)	\$		
	OWNED AUTOS ONL	Y SCHEDULED AUTOS							BODILY INJURY (Per accident			
	HIRED AUTOS ONL	NON-OWNED							PROPERTY DAMAGE (Per accident)	\$		
										\$		
	UMBRELLA	OCCUR							EACH OCCURRENCE	\$		
	EXCESS LIA		-						AGGREGATE	\$		
	WORKERS COMP	RETENTION \$							PER OTH-	\$		
	AND EMPLOYERS	Y / N							E.L. EACH ACCIDENT	\$		
	OFFICER/MEMBER		N / A						E.L. DISEASE - EA EMPLOYE			
	If yes, describe und	ler OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$		
DES		ATIONS / LOCATIONS / VEHIC		ACORI) D 101, Additional Remarks Schedu	le may h	e attached if mor	e snace is requi	red)			
				10011		ie, may a		e opuee le requi				
_												
CERTIFICATE HOLDER CANCELLATION												
Kilwins Chocolates Franchise Inc. & Kilwin's Quality Confections 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.					
-							AUTHORIZED REPRESENTATIVE					
Petoskey					MI 49770	This form was system-generated on 02/6/2025						

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