

## **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY) 11/02/2023

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					NAME:						
Omni Financial Risk Management, Inc					(A/C, No, Ext): (703) 042-2223 (A/C, No): (703) 042-3862						
7307 Little River Turnpike					E-MAIL ADDRESS: ethankang@getomni.com						
					INSURER(S) AFFORDING COVERAGE NAIC #						
Annandale VA 22003					INSURER A: Hartford Insurance Company of the Southeast 38						
INSURED											
Rehoboth Ave Kw LLC					INSURER B :						
608 Constable Dr				INSURER C :						-	
606 Constable Di					INSURER D :						
INSURER E :											
Chesapeake VA 23322-4444					INSURER F :						
COVERAGES	COVERAGES CERTIFICATE NUMBER: CL231120277						REVISION NUMBI	ER:			
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.											
LTR TYPE OF INSURANCE	INSI	WVD	POLICY NUMBER		(MM/DD/YYYY)	(MM/DD/YYYY)		LIMITS			
	ITY						EACH OCCURRENCE	\$			
CLAIMS-MADE OC	CUR						DAMAGE TO RENTED PREMISES (Ea occurre				
							MED EXP (Any one per	rson) \$			
							PERSONAL & ADV INJ	URY \$			
GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGAT				
PRO-	.0C						PRODUCTS - COMP/O				
	.00						PRODUCTS - COMP/O	PAGG \$			
OTHER:		-					COMBINED SINGLE LI	· · · ·			
							(Ea accident)	φ			
ANY AUTO OWNED SCHEDULED							BODILY INJURY (Per p				
AUTOS ONLY AUTOS							BODILY INJURY (Per a				
HIRED NON-O AUTOS ONLY AUTOS	ONLY						PROPERTY DAMAGE (Per accident)	\$			
								\$			
UMBRELLA LIAB OC	CUR						EACH OCCURRENCE	\$			
EXCESS LIAB	MMS-MADE						AGGREGATE	\$			
DED RETENTION \$								\$			
WORKERS COMPENSATION		-					× PER STATUTE	OTH-			
AND EMPLOYERS' LIABILITY Y / N								ER	1,000	000	
A ANY PROPRIETOR/PARTNER/EXECUTIVE N OFFICER/MEMBER EXCLUDED?		A Y	42WECBB1NJT		12/01/2023	12/01/2024	E.L. EACH ACCIDENT				
(Mandatory in NH)							E.L. DISEASE - EA EMI		1,000		
DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLIC	Y LIMIT \$	1.000	1.000	
DESCRIPTION OF OPERATIONS / LOCATION	IS/VEHICLES (A	CORD 1	01, Additional Remarks Schedule,	may be att	ached if more s	bace is required)					
Additional insured and waiver of subrogation is included.											
CERTIFICATE HOLDER CANCELLATION											
Kilwins Chocolates Franchise Inc Kilwins Quality Confections Inc 1050 Bay View Rd					SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.						
Toot Day New ICu				AUTHOR	IZED REPRESEI						
Petoskey MI 49770					Alles						

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