



100 Erie Ins. Pl. • Erie, PA 16530

# CERTIFICATE OF INSURANCE

- THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY -

CERTIFICATE HOLDER COPY

<b>NAME AND NUMBER OF AGENCY</b> G SUGGS INSURANCE AGENCY INC 1025 BULLARD CT STE 205 RALEIGH, NC 27615-6874 <b>NAME AND ADDRESS OF NAMED INSURED</b>  ZANE DANUCK CONSTRUCTION INC * 716 DUB CT CARY NC 27511-4309	<b>DATE ISSUED</b> 04/10/2017  <b>NAME AND ADDRESS OF CERTIFICATE HOLDER</b>  KILWINS CHOCOLATES FRANCHISE INC 1050 BAY VIEW RD PETOSKEY MI 49770-
JJ1262	919-875-8889

This is to certify that policies, as indicated by Policy Number below, are in force for the Named Insured at the time that the certificate is being issued.

TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE	POLICY EXPIRATION DATE	LIMITS OF INSURANCE			
<b>GENERAL LIABILITY</b> COMMERCIAL GENERAL LIABILITY OCCURRENCE FORM GEN'L AGGREGATE LIMIT APPLIES PER: POLICY <b>ADDITIONAL INSURED</b>	Q341900674	10/19/2016	10/19/2017	EACH OCCURRENCE	\$ 2000000		
				FIRE DAMAGE (Any one premises)	\$ 2000000		
				MED EXP (Any one person)	\$ 5000		
				PERSONAL & ADV INJURY	\$ 2000000		
				GENERAL AGGREGATE	\$ 2000000		
				PRODUCTS-COMP/OP AGG	\$ 2000000		
<b>AUTOMOBILE LIABILITY</b> ANY AUTO (OWNED, HIRED, NON-OWNED)	Q051430221	05/14/2017	05/14/2018	BODILY INJURY (EACH PERSON)	\$		
				BODILY INJURY (EACH ACCIDENT)	\$		
				PROPERTY DAMAGE	\$		
				BODILY INJURY AND PROPERTY DAMAGE COMBINED	\$ 1000000		
<b>EXCESS LIABILITY</b> OCCURRENCE FORM	Q341970246	08/10/2016	10/19/2017	EACH OCCURRENCE	1000000		
				AGGREGATE	1000000		
<b>WORKERS COMPENSATION            AND            EMPLOYERS LIABILITY</b>	Q940900545	10/09/2016	10/09/2017	STATUTORY			
				BODILY INJURY BY	ACCIDENT DISEASE DISEASE	\$ 100000 \$ 500000 \$ 100000	EACH ACCIDENT POLICY LIMIT EACH EMPLOYEE

**DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS**

**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.

**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).

THIS CERTIFICATE IS ISSUED FOR INFORMATION PURPOSES ONLY AND CONFERS NO RIGHTS ON THE CERTIFICATE HOLDER. IT DOES NOT AFFIRMATIVELY OR NEGATIVELY LIST, AMEND, EXTEND OR OTHERWISE ALTER THE TERMS, EXCLUSIONS AND CONDITIONS OF INSURANCE COVERAGE CONTAINED IN THE POLICY(IES) INDICATED ABOVE. THE TERMS AND CONDITIONS OF THE POLICY(IES) GOVERN THE INSURANCE COVERAGE AS APPLIED TO ANY GIVEN SITUATION. LIMITS SHOWN MAY HAVE BEEN REDUCED BY CLAIMS PAID. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER AND CERTIFICATE HOLDER.

**ERIE INSURANCE**

**SEE REVERSE SIDE**

AUTHORIZED REPRESENTATIVE

*Marc Cipriani*