THIS GETTIFICATE IS SUBD AS A MATTER OF INFORMATION ONLY AND CONFIRES NO RIGHTS UPON THE CERTIFICATE HOLDER. THE DESTIFICATE DOES NOT AFRINTELY ON RECENTLY AMEND. THE DOTING AFRONGE AFFORDED BY THE HOLDERS BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING NURBER[S], AUTHORIZED DEPRESENTATION OF PROJUCES, MAD THE CERTIFICATE HOLDER. MERGENTATION OF PROJUCES AND THE CERTIFICATE HOLDER. MERGENTATION OF PROJUCES AND THE CERTIFICATE HOLDER. MERGENTATION OF PROJUCES AND THE CERTIFICATE HOLDER. BIG CHIEFICATE NUBBER THE OTO CERTIFICATE IN ADDITIONAL INSURED TO THE INSURED AND ADDITIONAL INSURED TO THE INSURED ADDITIONAL INSURED ADDITIONAL INSURED ADDITIONAL INSURED ADDITIONAL INSURED TO THE INSURED ADDITIONAL INSURED ADDITIONAL INSURED ADDITIONAL INSURED TO THE INSURED ADDITIONAL INSURED TO ALL INSURED ADDITIONAL INSURED ADDITIONAL INSURED ADDITIONAL INSURED ADDITIONAL INSURED ADDITIONAL I	Ą	CORD <sup>®</sup> CE	ER	TIFICATE OF LIABILITY INSURANCE							DATE (MM/DD/YYYY) 11/09/2020	
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611 Minhell Way, Ste 106       Erie, CO.80516         Example Status         Example Status         muses a: State Farm Fire and Casualty Company         xaxe =           MSURED         Chooolates on Pearl LLC         Mainers a:         muses a:         muses a:         muses a:           MSURED         Chooolates on Pearl LLC         Muses a:         muses a:         muses a:           MSURED         Coolates on Pearl LLC         Muses a:         muses a:         muses           MSURED         Coolates on Pearl LLC         Muses         muses         muses           COVERACES         Centre/Trant Title POLICES OF INSURANCE USED BED MONTHANCE MUSED NO THE MOUNT PARL MUSED         muses           COVERACES         Centre/Trant       muses         muses <td>Sta</td> <td>Baille Barbour State Far</td> <td>m</td> <td></td> <td></td> <td colspan="6"></td>	Sta	Baille Barbour State Far	m									
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A       CLAIMS-MADE       OCCUR       x       x       x       y       96-CL-L900-1       11/17/2020       10/13/2020       04/13/2021       0000000       00000000000000000       000000000000000000000000000000000000			11130	WVD	I GEIGT HOMBER				EACH OCCURRENCE	\$ 1,00	00,000	
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GENL AGGREGATE       S       2.000.000         POLICY       DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached from space la required)       04/13/2021       COMBRED SINGLE LIMIT       \$1.000.000         A       AUTOMOBILE LIABILITY       X       X       437 6788-D13-06       10/13/2020       04/13/2021       COMBRED SINGLE LIMIT       \$1.000.000         B       DOILY INJURY (Per pance)       S       S       BODILY INJURY (Per pance)       S         A       WORKED       AUTOS ONLY       SUPEDILED       S       BODILY INJURY (Per pance)       S         A       WORKED       AUTOS ONLY       SUPEDILED       S       BODILY INJURY (Per pance)       S         A       WORKED       AUTOS ONLY       AUTOS ONLY       S       BODILY INJURY (Per pance)       S         A       WORKERS COMPREND ANADE       X       X       96-CL-L924-1       11/17/2020       11/17/2021       EACH ACCIDENT       S       S         A       WORKERS COMPREND ANADE       X       X       96-C3-N480-0       11/17/2020       11/17/2021       EL ACH ACCIDENT       S       1.000.000         EL DISEASE - FA ENFLOYCES       I.000 AUTOS ON OF OPERATIONS / LOCATIONS			Х	Х			11/17/2020			\$ 1,000,000		
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A       ANY AUTO AUTOS ONLY AUTOS ONL			Х	X X 437 6788-D13-06			10/13/2020	04/13/2021	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000		
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HIRED ONLY       NON-OWNED       PROPERTY DAMAGE       \$         A       UMBRELLA LIAB       OCCUR       \$       S         A       EXCESS LIAB       OCCUR       \$       \$         BEX       DESCRIPTION OF OPERATIONS / UCCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)       \$       S         BESCRIPTION OF OPERATIONS / UCCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)       \$       L.L. DISEASE - FAILONCY BAIL       \$         DESCRIPTION OF OPERATIONS / UCCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)       \$       L.L. DISEASE - POLICY LIMIT       \$       1,000,000         DESCRIPTION OF OPERATIONS / UCCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)       \$       \$       L.L. DISEASE - POLICY LIMIT       \$       1,000,000         EL. DISEASE - Franchise, Inc and Kilwins Quality Confections, Inc. 30 day notice of cancellation.       Inc are listed as Additional Insure on Primary and Non-Contributory basis with regards to General Liability in favor of Kilwins Chocolates Franchise, Inc. and Kilwins Quality Confections, Inc. 30 day notice of cancellation.       SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACOMPACE WITH THE POLICY PROVISIONS.         Kilwins Chocolates Franchise, Inc Mikins Chocolates Franchise, Inc Mikins Quality Confections In	A								BODILY INJURY (Per accider	it) \$		
A       UMBRELLA LIAB       CCCUR       s         A       CLAIMS-MADE       X       X       96-CL-L924-1       11/17/2020       11/17/2020       AGGREGATE       \$         A       DED       RETENTION \$       VOINCES COMPENSATION       \$       S       S         AND BEMCHARENES COMPENSATION       ANO PROPERTORY REVENSATION       \$       S       S       S         AND PROPERTORY STUDIES COMPARATINER/EXECUTIVE       Y/N       N/A       X       96-C3-N480-0       11/17/2020       11/17/2020       EL EACH ACCIDENT       \$       I.000,000         BESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)       Kilwins Chocolates Franchise, inc and Kilwins Quality Confections, inc are 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 and General Liability in favor of Kilwins Chocolates Franchise, inc and Kilwins Quality Confections, inc. 30 day notice of cancellation.         Workers' Compensation Exclusion: Thomas and Stacie Holbel       SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE         Kilwins Quality Confections Inc.       1050 Bay View Road       SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE		HIRED NON-OWNED							PROPERTY DAMAGE (Per accident)	\$		
A       Excess LIAB       CLAIMS-MADE       X       X       96-CL-L924-1       11/17/2021       11/17/2021       AGGREGATE       s         MORRERS COMPRENSATION AND EMPRENSATION AND EMPRENSAT										\$		
Index       Index <thindex< th=""> <thindex< th=""> <thin< td=""><td></td><td>UMBRELLA LIAB</td><td></td><td></td><td></td><td></td><td></td><td></td><td>EACH OCCURRENCE</td><td>\$ 1,00</td><td>)0,000</td></thin<></thindex<></thindex<>		UMBRELLA LIAB							EACH OCCURRENCE	\$ 1,00	)0,000	
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A       AND EMPCORTETORPARTNERS LABILITY       YIN       N/A       X       96-C3-N480-0       11/17/2020       11/17/2021       EL_EACH ACCIDENT       \$ 1,000,000         ELL DISEASE - EA EMPLOYEE       YIN       N/A       X       96-C3-N480-0       11/17/2020       11/17/2021       EL_EACH ACCIDENT       \$ 1,000,000         ELL DISEASE - EA EMPLOYEE       \$ 1,000,000       EL DISEASE - EA EMPLOYEE       \$ 1,000,000         ELE DISEASE - POLICY LIMIT       \$ 1,000,000       EL DISEASE - POLICY LIMIT       \$ 1,000,000         ELE DISEASE - POLICY LIMIT       \$ 1,000,000       EL DISEASE - POLICY LIMIT       \$ 1,000,000         DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)       Kilwins Chocolates Franchise, Inc and Kilwins Quality Confections, Inc are listed as Additional Insured on Primary and Non-Contributory basis with regards to General Liability in favor of Kilwins Chocolates Franchise, Inc. and Kilwins Quality Confections, Inc. 30 day notice of cancellation.         Workers' Compensation Exclusion: Thomas and Stacie Holbel       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 Quality Confections Inc.       1050 Bay View Road       Authorized Representative		DED RETENTION \$							\$			
A       ANY PROPRIETOR/PARTNERCRECUTIVE       Y M       Y A       X       96-C3-N480-0       11/17/2021       EL.EACH ACCIDENT       \$ 1,000,000         B       OFFICE/RAMEMEER EXECUTIVE       Y       N / A       X       96-C3-N480-0       11/17/2021       EL.EACH ACCIDENT       \$ 1,000,000         EL.DISEASE - EA EMPLOYEE       \$ 1,000,000       EL.DISEASE - POLICY LIMIT       \$ 1,000,000       EL.DISEASE - POLICY LIMIT       \$ 1,000,000         DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES       (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)       III/17/2021       EL.EACH ACCIDENT       \$ 1,000,000         Kilwins Chocolates Franchise, Inc and Kilwins Quality Confections, Inc are listed as Additional Insured on Primary and Non-Contributory basis with regards to General Liability in favor of Kilwins Chocolates Franchise, Inc. and Kilwins Quality Confections, Inc. 30 day notice of cancellation.         Workers' Compensation Exclusion: Thomas and Stacie Holbel       StoULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.         Kilwins Quality Confections Inc.       1050 Bay View Road       Authorized Representative			N / A		96-C3-N480-0	11/17/2		11/17/2021	PER STATUTE OTH- ER			
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If yes, describe under DESCRIPTION OF OPERATIONS below       Image: Control of the con				^					E.L. DISEASE - EA EMPLOYI	<sub>EE \$</sub> 1,00	)0,000	
Kilwins Chocolates Franchise, Inc and Kilwins Quality Confections, Inc are 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 and General Liability in favor of Kilwins Chocolates Franchise, Inc. and Kilwins Quality Confections, Inc. 30 day notice of cancellation.         Workers' Compensation Exclusion: Thomas and Stacie Holbel         CERTIFICATE HOLDER       CANCELLATION         Kilwins Chocolates Franchise, Inc 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.		If yes, describe under DESCRIPTION OF OPERATIONS below								1.00	)0,000	
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Kilwins Chocolates Franchise, Inc       SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE         Kilwins Quality Confections Inc.       AUTHORIZED REPRESENTATIVE         1050 Bay View Road       AUTHORIZED REPRESENTATIVE	Kilwins Chocolates Franchise, Inc and Kilwins Quality Confections, Inc are 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 and General Liability in favor of Kilwins Chocolates Franchise, Inc. and Kilwins Quality Confections, Inc. 30 day notice of cancellation.											
Kilwins Chocolates Franchise, Inc       SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE         Kilwins Quality Confections Inc.       AUTHORIZED REPRESENTATIVE         1050 Bay View Road       AUTHORIZED REPRESENTATIVE												
Kilwins Chocolates Franchise, Inc       THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN         Kilwins Quality Confections Inc.       AUTHORIZED REPRESENTATIVE         1050 Bay View Road       AUTHORIZED REPRESENTATIVE	CE	RTIFICATE HOLDER				CANCELLATION						
1050 Bay View Road							THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					
		1050 Bay View Road										
		Petoskey, MI 49770			Ahynell Jasch							

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