



THE HARTFORD
BUSINESS SERVICE CENTER
3600 WISEMAN BLVD
SAN ANTONIO TX 78251

May 19, 2026

Kilwins Chocolates Franchise Inc
Kilwin's Quality Confections Inc.
1050 BAY VIEW RD
PETOSKEY MI 49770-9006

Account Information:

Policy Holder Details :	MJNT CONFECTIONS LLC DBA Kilwins Burr Ridge
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Contact Us

Need Help?

Chat online or call us at
(866) 467-8730.

We're here Monday - Friday.

Enclosed please find a Certificate Of Insurance for the above referenced Policyholder. Please contact us if you have any questions or concerns.

Sincerely,

Your Hartford Service Team



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
05/19/2026

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 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 NORTHEAST AGENCIES INC/PHS 01214608 The Hartford Business Service Center 3600 Wiseman Blvd San Antonio, TX 78251		CONTACT NAME: PHONE (866) 467-8730 (A/C, No, Ext): FAX (A/C, No): E-MAIL ADDRESS:	
INSURED MJNT CONFECTIONS LLC DBA Kilwins Burr Ridge 1449 S MICHIGAN AVE STE 13074 CHICAGO IL 60605-2810		INSURER(S) AFFORDING COVERAGE INSURER A: Property and Casualty Insurance Company of Hartford INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	
		NAIC# 34690	

COVERAGES**CERTIFICATE NUMBER:****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.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/Y YYYY)	LIMITS			
A	COMMERCIAL GENERAL LIABILITY	X	X	01 SBA BU4ZM6	08/18/2025	08/18/2026	EACH OCCURRENCE	\$2,000,000		
	CLAIMS-MADE ☒ OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$1,000,000		
	☒ General Liability						MED EXP (Any one person)	\$10,000		
	GEN'L AGGREGATE LIMIT APPLIES PER:						PERSONAL & ADV INJURY	\$2,000,000		
	☒ POLICY ☐ PRO-JECT ☐ LOC						GENERAL AGGREGATE	\$4,000,000		
	OTHER:						PRODUCTS - COMP/OP AGG	\$4,000,000		
A	AUTOMOBILE LIABILITY			01 SBA BU4ZM6	08/18/2025	08/18/2026	COMBINED SINGLE LIMIT (Ea accident)	\$2,000,000		
	ANY AUTO						BODILY INJURY (Per person)			
	ALL OWNED AUTOS						SCHEDULED AUTOS	BODILY INJURY (Per accident)		
	☒ HIRED AUTOS						☒ NON-OWNED AUTOS	PROPERTY DAMAGE (Per accident)		
A	☒ UMBRELLA LIAB	☒ EXCESS LIAB	X	X	01 SBA BU4ZM6	08/18/2025	08/18/2026	EACH OCCURRENCE	\$4,000,000	
								AGGREGATE	\$4,000,000	
	DED	RETENTION \$ 10,000								
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY							PER STATUTE	OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)								E.L. EACH ACCIDENT	
	If yes, describe under DESCRIPTION OF OPERATIONS below								E.L. DISEASE -EA EMPLOYEE	
									E.L. DISEASE - POLICY LIMIT	
A	Employment Practices Liability Insurance			01 SBA BU4ZM6	08/18/2025	08/18/2026	Each Claim Limit	\$25,000		
							Annual Aggregate Limit	\$25,000		

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

Those usual to the Insured's Operations.

CERTIFICATE HOLDERKilwins Chocolates Franchise Inc
Kilwin's Quality Confections Inc.
1050 BAY VIEW RD
PETOSKEY MI 49770-9006**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.

AUTHORIZED REPRESENTATIVE

Susan S. Castaneda

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ADDITIONAL REMARKS SCHEDULE

AGENCY NORTHEAST AGENCIES INC/PHS		NAMED INSURED MJNT CONFECTIONS LLC DBA KILWINS BURR RIDGE 1449 S MICHIGAN AVE STE 13074 CHICAGO IL 60605-2810
POLICY NUMBER SEE ACORD 25		
CARRIER SEE ACORD 25	NAIC CODE	EFFECTIVE DATE: SEE ACORD 25

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM

FORM NUMBER: ACORD 25 **FORM TITLE:** CERTIFICATE OF LIABILITY INSURANCE

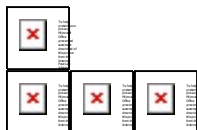
Waiver of Subrogation applies in favor of the Certificate Holder per Waiver of Subrogation Form SL 30 03, attached to this policy. Coverage is primary and noncontributory per the Business Liability Coverage Form SL 00 00, attached to this policy. Certificate holder is an additional insured per the Additional Insured - Designated Person Or Organization Form SL3042 and the Umbrella Liability Provisions SU0000, attached to this policy.

Becky Hart

From: LEE, PAUL <PAULLEE@ALLSTATE.COM>
Sent: Monday, June 29, 2026 12:53 PM
To: Becky Hart
Cc: Mayank Jethva; Nikit Tailor; Jennifer Defendiefer
Subject: Re: FW: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge - unsecureit

Categories: Green Category

Hartford confirmed the coverage extends to the Umbrella.
Becky, if you have wording that you will accept, please provide what you want on the Certificate.



From: Becky Hart <beckyh@ovdinsurance.com>
Sent: Monday, June 29, 2026 11:50 AM
To: LEE, PAUL <PAULLEE@ALLSTATE.COM>
Cc: Mayank Jethva <mayank@mjntbrands.com>; Nikit Tailor <nikit@mjntbrands.com>; Jennifer Defendiefer <jdefendiefer@k
Subject: RE: FW: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge - unsecureit

Hi Paul,
That pertains to the general liability. It is also needed on the umbrella.

Thank you,

BECKY HART, CIC

Commercial Insurance

o / 616.200.3153

w / ovdinsurance.com

Trust | Tenacity | Client-Centric | Humility | Fun

Certificate Requests: [Certificates](#)

Submit Claim

From: LEE, PAUL <PAULLEE@ALLSTATE.COM>
Sent: Monday, June 29, 2026 12:49 PM

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From: Becky Hart <beckyh@ovdinsurance.com>
Sent: Monday, June 29, 2026 10:54 AM
To: LEE, PAUL <PAULLEE@ALLSTATE.COM>
Cc: Mayank Jethva <mayank@mjntbrands.com>; Nikit Tailor <nikit@mjntbrands.com>; Jennifer Defendiefer <jdefendiefer@k
Subject: FW: FW: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge - unsecureit

Hi Paul,
The attached still does not contain the primary & non-contributory for the umbrella.

Thank you,

BECKY HART, CIC
Commercial Insurance

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w / ovdinsurance.com

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Certificate Requests: [Certificates](#)

Submit Claim

From: LEE, PAUL <PAULLEE@ALLSTATE.COM>
Sent: Monday, June 29, 2026 11:51 AM
To: Becky Hart <beckyh@ovdinsurance.com>; Mayank Jethva <mayank@mjntbrands.com>
Cc: Nikit Tailor <nikit@mjntbrands.com>; Jennifer Defendiefer <jdefendiefer@kilwinsfranchise.com>
Subject: Re: FW: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge - unsecureit

Thank you for clarifying.
Attached is the updated Certificate of Insurance.

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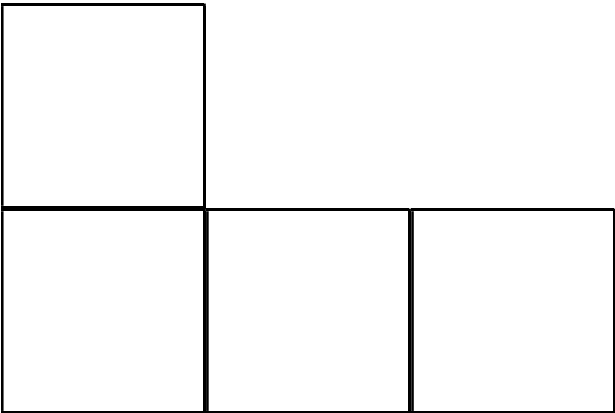
Certificate Requests: [Certificates](#)



From: LEE, PAUL <PAULLEE@ALLSTATE.COM>
Sent: Monday, June 29, 2026 11:38 AM
To: Mayank Jethva <mayank@mjntbrands.com>
Cc: Becky Hart <beckyh@ovdinsurance.com>; Nikit Tailor <nikit@mjntbrands.com>; Jennifer Defendiefer <jdefendiefer@kilw
Subject: Re: FW: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge - unsecureit

Good Morning,

Yes, we did.
The Certificate of Insurance provided should meet all requirements.
If not, please let me know what changes need to be made.



From: Mayank Jethva <mayank@mjntbrands.com>
Sent: Monday, June 29, 2026 10:34 AM
To: LEE, PAUL <PAULLEE@ALLSTATE.COM>
Cc: Becky Hart <beckyh@ovdinsurance.com>; Nikit Tailor <nikit@mjntbrands.com>; Jennifer Defendiefer <jdefendiefer@kilw
Subject: Re: FW: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge - unsecureit

Hi Paul,

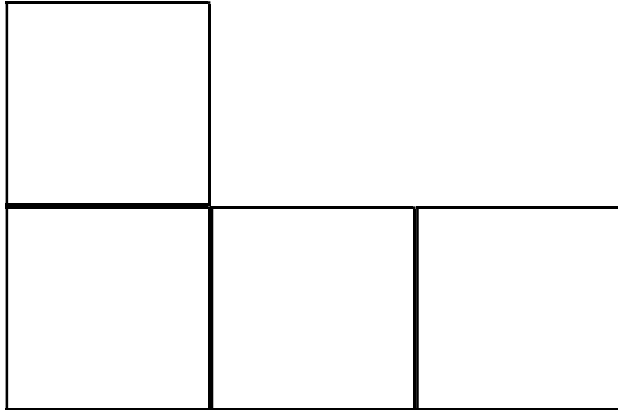
Hope you had a great weekend! I'm following up to see if the insurance company reviewed the insurance lang
Thanks

Cc: Nikit Tailor <nikit@mjtbrands.com>; Jennifer Defendiefer <jdefendiefer@kilwinsfranchise.com>

Subject: Re: FW: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge - unsecureit

Good Afternoon,

Attached is the updated Certificate of Insurance.



From: Becky Hart <beckyh@ovdinsurance.com>

Sent: Wednesday, June 24, 2026 2:48 PM

To: Mayank Jethva <mayank@mjtbrands.com>

Cc: LEE, PAUL <PAULLEE@ALLSTATE.COM>; Nikit Tailor <nikit@mjtbrands.com>; Jennifer Defendiefer <jdefendiefer@kilw>

Subject: RE: FW: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge - unsecureit

Hi Mayank,

The copy of the franchise agreement will need to come from Jennifer, unless you have a copy of the agreement you si

Paul, we are still in need of the updated evidence of property noting the \$10,000 in spoilage as well as wind included.

Thank you,

BECKY HART, CIC

Commercial Insurance

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Certificate Requests: [Certificates](#)

Submit Claim

From: Mayank Jethva <mayank@mjtbrands.com>

2. On the evidence of property, please note spoilage with a \$10,000 limit as well as wind being included.

Paul, are you able to add this second item in?

Thanks!

Mayank

On Thu, May 21, 2026 at 3:02 PM Becky Hart <beckyh@ovdinsurance.com> wrote:

Thank you. The wording is required on the umbrella, so the Franchise will have to provide you with a copy of the con

On the evidence of property, please note spoilage with a \$10,000 limit as well as wind being included.

BECKY HART, CIC

Commercial Insurance

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Certificate Requests: [Certificates](#)

Submit Claim

From: LEE, PAUL <PAULLEE@ALLSTATE.COM>

Sent: Thursday, May 21, 2026 2:43 PM

To: Becky Hart <beckyh@ovdinsurance.com>

Cc: Mayank Jethva <mayank@mjtbrands.com>; Nikit Tailor <nikit@mjtbrands.com>; Jennifer Defendiefer <jdefendiefer>

Subject: Re: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge - unsecureit

You don't often get email from paullee@allstate.com. [Learn why this is important](#)

Good Afternoon,

Attached are the updated document from Hartford.

All documents were completed beside "Addendum 2 - non contribution to the umbrella"

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From: Becky Hart <beckyh@ovdinsurance.com>

Sent: Wednesday, May 20, 2026 9:16 AM

To: LEE, PAUL <PAULLEE@ALLSTATE.COM>

Cc: Mayank Jethva <mayank@mjtbrands.com>; Nikit Tailor <nikit@mjtbrands.com>; Jennifer Defendiefer <jdefendiefer@ovdinsurance.com>

Subject: FW: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge - unsecureit

You don't often get email from beckyh@ovdinsurance.com. [Learn why this is important](#)

Hi Paul,

Thank you for the updated proofs. There are still a few items that need adjustments:

- Add primary & non-contributory to the umbrella
- Increase the business personal property limit to a minimum limit of \$390,000
- Add spoilage with a \$10,000 minimum limit
- Note that the business income is 12 months ALS
- Note that wind is included

Thank you,

BECKY HART, CIC

Commercial Insurance

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w / ovdinsurance.com

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Certificate Requests: [Certificates](#)

[Submit Claim](#)

From: LEE, PAUL <PAULLEE@ALLSTATE.COM>

Sent: Tuesday, May 19, 2026 1:16 PM

To: Mayank Jethva <mayank@mjtbrands.com>

Cc: Nikit Tailor <nikit@mjtbrands.com>; Becky Hart <beckyh@ovdinsurance.com>; Jennifer Defendiefer <jdefendiefer@ovdinsurance.com>

Subject: Re: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge

You don't often get email from paullee@allstate.com. [Learn why this is important](#)

Good Afternoon Mayank and Nikit,

I hope you and the business are doing well

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From: Mayank Jethva <mayank@mjtbrands.com>

Sent: Tuesday, May 19, 2026 10:45 AM

To: LEE, PAUL <PAULLEE@ALLSTATE.COM>

Cc: Nikit Tailor <nikit@mjtbrands.com>; Becky Hart <beckyh@ovdinsurance.com>; Jennifer Defendiefer <jdefendiefer@ovdinsurance.com>

Subject: [EXTERNAL] FW: Liability Insurance Kilwins Burr Ridge

Hi Paul,

I hope you're doing well. Kilwins corporate has reviewed our current coverage and identified a few adjustment requirements. Could you please make the following changes to our policy?

1. Update the certificate holder to match the attached sample
2. Add auto liability (hired & non-owned liability is acceptable)
3. Add additional insured to general liability and umbrella
4. Add primary & non-contributory to general liability and umbrella
5. Add waiver of subrogation to general liability and umbrella
6. Provide an evidence of property to match the attached sample

I've attached the sample documents from Kilwins for your reference on the certificate holder and evidence of property.

Once the updates are complete, please send over the revised certificates so we can forward them to Kilwins. I've CC'd Becky who validates insurance for Kilwins.

Thanks for your help!

Original Kilwins Message Below

Best,
Mayank

Mayank Jethva

MJNT Brands | Franchisee – Kilwins Burr Ridge

Email: mayank@mjtbrands.com | **Direct:** 847-660-4516

Store: Kilwins Burr Ridge, 745 Village Center Drive, Burr Ridge, IL 60527

Mailing: 1449 S Michigan Ave, STE 13074, Chicago, IL 60605

Email: K0302@kilwins.com

From: Becky Hart <beckyh@ovdinsurance.com>

Date: Friday, May 15, 2026 at 12:30 PM

To: Nikit Tailor <nikit@mjtbrands.com>

o / 616.200.3153
w / ovdinsurance.com

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Certificate Requests: [Certificates](#)

Submit Claim

From: Nikit Tailor <nikit@mjtbrands.com>
Sent: Friday, May 15, 2026 10:50 AM
To: Jennifer Defendiefer <jdefendiefer@kilwinsfranchise.com>; Insurance <insurance@kilwinsfranchise.com>
Cc: IL Burr Ridge 302 <K0302@kilwins.com>; Mayank Jethva <mayank@mjtbrands.com>
Subject: Re: Liability Insurance Kilwins Burr Ridge

Sorry, I sent the wrong one.

See attached

Get [Outlook for iOS](#)

From: Jennifer Defendiefer <jdefendiefer@kilwinsfranchise.com>
Sent: Friday, May 15, 2026 9:45:23 AM
To: Nikit Tailor <nikit@mjtbrands.com>; Insurance <insurance@kilwinsfranchise.com>
Cc: IL Burr Ridge 302 <K0302@kilwins.com>; Mayank Jethva <mayank@mjtbrands.com>
Subject: RE: Liability Insurance Kilwins Burr Ridge

Hi Nikit,

Thank you, but these are incomplete. Please resend, with the boxes marked just like the sample sent to yo

	Legal Entity Name			INSURER C :					
	Street			INSURER D :					
	City, State ZIP			INSURER E :					
				INSURER F :					
COVERAGES			CERTIFICATE NUMBER: .			REVISION NUMBER:			
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE PURPOSES INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO THE EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.									
INSR LTR	TYPE OF INSURANCE			ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT
	☒	COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE
		☐ CLAIMS-MADE	☒ OCCUR			Policy Number			DAMAGE TO RENTED PREMISES (Ea occurrence)
									MED EXP (Any one person)
		GEN'L AGGREGATE LIMIT APPLIES PER:							PERSONAL & ADV INJURY
		☐ POLICY	☐ PRO-JECT	☐ LOC					GENERAL AGGREGATE
		OTHER:							PRODUCTS - COMP/OP AGG
		AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)
		☐ ANY AUTO							BODILY INJURY (Per person)
		☐ OWNED AUTOS ONLY	☒ SCHEDULED AUTOS			Policy Number			BODILY INJURY (Per accident)
		☒ HIRED AUTOS ONLY	☒ NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)
	☒	UMBRELLA LIAB							EACH OCCURRENCE
		☒ EXCESS LIAB	☐ OCCUR			Policy Number			AGGREGATE

Kilwins Chocolates Franchise, Inc.
1050 Bay View Road
Petoskey, MI 49770
Mobile: (513) 967- 4203
Email: jdefendiefer@kilwinsfranchise.com



From: Nikit Tailor <nikit@mjtbrands.com>

Sent: Friday, May 15, 2026 10:32 AM

To: Insurance <insurance@kilwinsfranchise.com>

Cc: Jennifer Defendiefer <jdefendiefer@kilwinsfranchise.com>; IL Burr Ridge 302 <K0302@kilwins.com>; Mayank Jethva <

Subject: Liability Insurance Kilwins Burr Ridge

Hi All,

See attached.

Thanks!

Nikit Tailor