



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
03/31/2026

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 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 MARLIN INSURANCE AGENCY 24623 FORD RD DEARBORN MI 48128	CONTACT NAME: LINA SALAMI	FAX (A/C, No): 313-633-0186	
	PHONE (A/C, No, Ext): 313-633-0164	E-MAIL ADDRESS: MLNSLEIMAN@YAHOO.COM	
INSURED BAZKAZ HOLDINGS LLC 22223 MICHIGAN AVE DEARBORN MI 48124	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: KINSALE INS CO		
	INSURER B:		
	INSURER C:		
	INSURER D:		
	INSURER E:		

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	ADGL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COM/POP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$ 10,000		X X	25770830	03/31/2026	03/31/2027	EACH OCCURRENCE \$ 1,000,000 AGGREGATE \$ 1,000,000 \$ PER STATE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory In NH) If yes, describe under DESCRIPTION OF OPERATIONS below		Y/N N/A				

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

CERTIFICATE HOLDER KILWINS CHOCOLATES FRANCHISE INC KILWINS QUALITY CONFECTIONS INC 1050 BAY VIEW RD PETOSKEY MI 49770	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
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AGENCY CUSTOMER ID: _____
LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page 2 of 2

AGENCY MARLIN INSURANCE AGENCY		NAMED INSURED BAZKAZ HOLDINGS LLC DBA KILWINS 22223 MICHIGAN AVE DEARBORN, MI 48124	
POLICY NUMBER SEE ACORD 25		EFFECTIVE DATE: 03/31/2026	
CARRIER SEE ACORD 25	NAJC CODE		

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 the Umbrella Liability. Coverage is primary and noncontributory per the Business Liability Coverage Form and this policy will be the primary used after the insureds underlying policy, when required by written contract.

Becky Hart

From: Lina S <mlnsleiman@yahoo.com>
Sent: Tuesday, March 31, 2026 4:49 PM
To: Becky Hart
Subject: Re: BAZKAZ - Kilwins Dearborn, MI - unsecureit
Attachments: Untitled-3727.pdf

Categories: Green Category

Hi Becky

We were able to obtain a policy for the insured for the umbrella to include for the additional insured, waived attached certificate.

*Thank You, Lina S, Agent
24623 Ford Rd.,
Dearborn, MI 48128
(313)633-0164 Phone
(313)633-0186 Fax*

On Wednesday, March 25, 2026 at 04:36:06 PM EDT, Becky Hart <beckyh@ovdinsurance.com> wrote:

Thank you. If you they still cannot add it, then the insurance should be moved to a carrier that can meet all of the Franc

BECKY HART, CIC

Commercial Insurance

o / 616.200.3153
w / ovdinsurance.com

Trust | Tenacity | Client-Centric | Humility | Fun

Certificate Requests: [Certificates](#)

[Submit Claim](#)

From: Lina S <mlnsleiman@yahoo.com>
Sent: Wednesday, March 25, 2026 4:34 PM
To: Becky Hart <beckyh@ovdinsurance.com>
Subject: Re: BAZKAZ - Kilwins Dearborn, MI - unsecureit

Hi Becky

I spoke to an account specialist on this Monday and was advised that they could not be included on the u they will approve for this to be added. I will let you know what the response is.

*Thank You, Lina S, Agent
24623 Ford Rd.,
Dearborn, MI 48128*

Certificate Requests: [Certificates](#)

Submit Claim

From: Lina S <mlnsleiman@yahoo.com>
Sent: Monday, March 23, 2026 12:23 PM
To: Becky Hart <beckyh@ovdinsurance.com>
Subject: Re: BAZKAZ - Kilwins Dearborn, MI - unsecureit

Hi Becky,

Here is the updated certificate showing that the additional insured is added to the auto liability and the um

Unfortunately, waiver of subrogation and primary and non-contributory can't be added to the auto liability : owned coverage.

And same goes for the umbrella policy, waiver of subrogation and primary and non-contributory can't be a the general liability policy. The general liability policy is the primary policy and does include for the waiver

*Thank You, Lina S, Agent
24623 Ford Rd.,
Dearborn, MI 48128
(313)633-0164 Phone
(313)633-0186 Fax*

On Friday, March 20, 2026 at 03:40:32 PM EDT, Becky Hart <beckyh@ovdinsurance.com> wrote:

Hi Lina,

The following items are still needed on the certificate:

- Add additional insured to auto liability & umbrella
- Add primary & non-contributory to auto liability & umbrella
- Add waiver of subrogation to auto liability & umbrella

Thank you,

BECKY HART, CIC

Commercial Insurance

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On Thursday, March 19, 2026 at 03:21:23 PM EDT, Becky Hart <beckyh@ovdinsurance.com> wrote:

Hi Lina,
I'm not seeing a revised certificate attached. Can you resend?

Thank you,

BECKY HART, CIC

Commercial Insurance

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Submit Claim

From: Lina S <mlnsleiman@yahoo.com>
Sent: Thursday, March 19, 2026 3:08 PM
To: Becky Hart <beckyh@ovdinsurance.com>
Cc: drkazan drkazan.com <drkazan@drkazan.com>; Cody Jeffreys <cjeffreys@kilwinsfranchise.com>; Eric Brenna
Subject: Re: BAZKAZ - Kilwins Dearborn, MI - unsecureit

Hi Becky,

This certificate should be compliant with all requirements.

*Thank You, Lina S, Agent
24623 Ford Rd.,
Dearborn, MI 48128
(313)633-0164 Phone
(313)633-0186 Fax*

On Thursday, March 19, 2026 at 02:20:40 PM EDT, Becky Hart <beckyh@ovdinsurance.com> wrote:

Hi Lina,
To be compliant with the Franchise requirements, please make the following adjustments to the liability certificate:

- Add auto liability with a \$1,000,000 minimum limit (hired & non-owned is acceptable)
- Add umbrella with \$1,000,000 minimum limits
- Add additional insured to general liability, auto liability & umbrella
- Add primary & non-contributory to general liability, auto liability & umbrella
- Add waiver of subrogation to general liability, auto liability & umbrella

Work comp is required prior to franchisee training. At that time, proof will be needed showing minimum limits of \$1,000,000

From: Lina S <mlnsleiman@yahoo.com>
Sent: Thursday, March 19, 2026 11:44 AM
To: Becky Hart <beckyh@ovdinsurance.com>
Cc: drkazan drkazan.com <drkazan@drkazan.com>; Cody Jeffreys <cjeffreys@kilwinsfranchise.com>; Eric Brennan
Subject: Re: BAZKAZ - Kilwins Dearborn, MI - unsecureit

Hi Becky

Here is the updated liability certificate. Please note that spoilage coverage is included with a \$10,000 limit included.

*Thank You, Lina S, Agent
24623 Ford Rd,
Dearborn, MI 48128
(313)633-0164 Phone
(313)633-0186 Fax*

On Thursday, March 19, 2026 at 10:25:37 AM EDT, Becky Hart <beckyh@ovdinsurance.com> wrote:

Hi Lina,

Thank you for the update. The following items still need to be added to it:

- Note that business income is 12 months ALS
- Add spoilage with minimum limit of \$10,000
- Note that wind is included
- Please also provide a certificate of liability that meets the requirements in the attached sample.

Thank you,

BECKY HART, CIC

Commercial Insurance

o / 616.200.3153

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Certificate Requests: [Certificates](#)

Submit Claim

From: Lina S <mlnsleiman@yahoo.com>
Sent: Wednesday, March 18, 2026 4:07 PM
To: Becky Hart <beckyh@ovdinsurance.com>; Kallil Kazan <drkazan@comcast.net>
Cc: Cody Jeffreys <cjeffreys@kilwinsfranchise.com>; Eric Brennan <ebrennan@kilwinsfranchise.com>
Subject: Re: BAZKAZ - Kilwins Dearborn, MI - unsecureit

Kallil Kazan

On Mar 18, 2026, at 10:47 AM, Becky Hart <beckyh@ovdinsurance.com> wrote:

Hi Lina,

It is part of the Kilwins franchise agreement that the BPP limit be a minimum of \$390,000.

Thank you,

BECKY HART, CIC

Commercial Insurance

o / 616.200.3153

w / ovdinsurance.com

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Certificate Requests: [Certificates](#)

[<image001.png>](#)

From: Lina S <mlnsleiman@yahoo.com>

Sent: Wednesday, March 18, 2026 10:23 AM

To: Becky Hart <beckyh@ovdinsurance.com>; Kallil Kazan <drkazan@comcast.net>

Cc: Cody Jeffreys <cjeffreys@kilwinsfranchise.com>; Eric Brennan <ebrennan@kilwinsfranchise.com>

Subject: Re: BAZKAZ - Kilwins Dearborn, MI - unsecureit

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

Hi Becky,

Please advise if it is required for the insured to increase the BPP to \$390,000. If anything else is n

Thank You, Lina S, Agent

24623 Ford Rd.,

Dearborn, MI 48128

(313)633-0164 Phone

(313)633-0186 Fax

On Tuesday, March 17, 2026 at 05:57:53 PM EDT, Kallil Kazan <drkazan@comcast.net> wrote:

Hello Becky & Lina

Line please see message from Becky and help correct what she needs to make the insurance properly binding.

Becky? Why do we need to change the personal property limit to 390,000?

Currently the location is still vacant and mostly in demo mode.

I have included Lina my insurance agent to this email to make sure everything gets sent over properly

Please reply to all to keep this thread transparent

Please see email below from Becky and make the necessary adjustments

- Add spoilage with minimum limit of \$10,000
- Note that wind is included

Thank you,

BECKY HART, CIC

Commercial Insurance

o / 616.200.3153
w / ovdinsurance.com

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Certificate Requests: [Certificates](#)

From: Cody Jeffreys <cjeffreys@kilwinsfranchise.com>
Sent: Friday, March 13, 2026 1:16 PM
To: Insurance <insurance@kilwinsfranchise.com>
Subject: Fw: BAZKAZ - Kilwins Dearborn, MI

Please find attached our Dearborn, MI franchisee's COI.

Let me know if any questions.

Thank you,

Cody Jeffreys

Sr. Project Manager

Kilwins Chocolates Franchise, Inc.

1050 Bay View Road, Petoskey, MI 49770

Mobile: (414) 630-6028

kilwins.com

From: Kallil Kazan <drkazan@comcast.net>
Sent: Friday, March 13, 2026 12:55 PM
To: Cody Jeffreys <cjeffreys@kilwinsfranchise.com>
Subject: Fwd: BAZKAZ

Hello Cody

Please see our attached binded insurance certificate

Thank you
Kallil Kazan

Begin forwarded message:

From: Lina S <mlnsleiman@yahoo.com>
Date: March 13, 2026 at 12:53:26 PM EDT
To: Kallil Kazan <drkazan@comcast.net>
Subject: BAZKAZ
Reply-To: Lina S <mlnsleiman@yahoo.com>