

Becky Hart

From: Melissa DeWitt <mdewitt@kilwinsfranchise.com>
Sent: Friday, April 10, 2026 3:09 PM
To: Insurance
Cc: mi.dearborn.297@kilwins.com; drkazan drkazan.com; durablend@hotmail.com; Jennifer Defe
Subject: Fw: BazKaz Holdings LLC Workman's Compensation Insurance questions
Attachments: 35WECCB6N8E (1).pdf

Categories: Green Category

Hello!

Please see the attached Workers Comp Insurance for Dearborn MI.

Thank you!

Melissa DeWitt

Manager of Franchise Training & Education

Kilwins Chocolates Franchise, Inc.

1050 Bay View Road, Petoskey, MI 49770

Mobile: (231) 253-8005

kilwins.com



From: Lina S <mlnsleiman@yahoo.com>
Sent: Friday, April 10, 2026 3:00 PM
To: Rachel Gibson <rgibson@kilwinsfranchise.com>; drkazan drkazan.com <drkazan@drkazan.com>
Cc: mi.dearborn.297@kilwins.com <mi.dearborn.297@kilwins.com>; durablend@hotmail.com <durablend@hotmail.com>; J
<mdewitt@kilwinsfranchise.com>
Subject: Re: BazKaz Holdings LLC Workman's Compensation Insurance questions

Hi,

Here is the certificate for the work comp policy which was issued today. We have included both owners, / additional employee. Please see the attached certificate and let me know if anything else is needed.

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

On Friday, April 10, 2026 at 01:31:30 PM EDT, drkazan drkazan.com <drkazan@drkazan.com> wrote:

Melissa is training today, so I am reaching out to provide additional clarity. The Workman's Compensation insurance in order to attend Kilwins University. In the Sample COI provided to you, there is a section that define your insurance agent to ensure you are covered under the policy.

I am adding Becky Hart of OVD to this email thread. She serves as our insurance auditor and may be able to offer

If you have further questions, please reach out to me or Melissa.

Kind Regards,

Rachel Gibson

Director of Franchise Education

Kilwins Chocolates Franchise, Inc.

1050 Bay View Road, Petoskey, MI 49770

Mobile: (517)377-2312

kilwins.com



From: drkazan drkazan.com <drkazan@drkazan.com>

Sent: Friday, April 10, 2026 8:59 AM

To: Melissa DeWitt <mdewitt@kilwinsfranchise.com>

Cc: mi.dearborn.297@kilwins.com; durablend@hotmail.com; Jennifer Defendiefer <defendiefer@kilwinsfranchise.com>

Subject: Re: Welcome to Kilwins University - Dearborn MI #297

Good Morning Melissa

I checked with my insurance agent and I was told that workman's comp ins does not cover owners of t

Have you heard this before?

Thank you
Kallil Kazan

On Apr 10, 2026, at 8:08 AM, Melissa DeWitt <mdewitt@kilwinsfranchise.com> wrote:

Good Morning Kallil and Ali,

Great question and I apologize I did not make that clear in the previous email.

Your Workers' Compensation Insurance not only covers your Team Members but also provides protection is important in the event of an unexpected injury, such as a burn or other accident anything happening, we require this insurance to be in place as a precaution to ensure ever

It does take up to a couple of weeks to get your insurance approved once it's submitted. Please proceed with approving your Workers Compensation Insurance with your agent and email: insurance@kilwinsfranchise.com

Also - I am sending the Teams Invite for our Thursday call at 12:00pm soon!

To: Melissa DeWitt <mdewitt@kilwinsfranchise.com>

Cc: mi.dearborn.297@kilwins.com <mi.dearborn.297@kilwins.com>; durablend@hotmail.com <durablend@hotmail.com>
rgibson@kilwinsfranchise.com <rgibson@kilwinsfranchise.com>

Subject: Re: Welcome to Kilwins University - Dearborn MI #297

Hello Melissa

We have not finalized our workman's comp ins because we have not hired any workers and are

The insurance is pending until we give our agent the go to bind it

Please advise

Thank you

Kallil Kazan

On Apr 9, 2026, at 7:54 PM, drkazan drkazan.com<drkazan@drkazan.com> wrote:

12pm works

Sent from my iPhone

On Apr 9, 2026, at 4:05 PM, Melissa DeWitt <mdewitt@kilwinsfranchise.com> wr

Hello Kallil and Ali!

We can absolutely do Thursday the 16th. Do you have a preferred time that we
I am available from 8am - 5pm. *Once you send a time, I will get a Teams Meeting*

Also - We do have some requirements that will not be able to wait until next week
this **immediately**.

Below you will see a screenshot of one of the documents I sent you earlier. We
to time constraints, **we will need you to submit your Workers Compensation**
weeks to get approved, and without this, you may not attend Kilwins University
Please email a copy of your Workers Compensation Insurance to insurance@kilwins.com
consultant on that email).

For your convenience, I have attached a copy of a Certificate of Insurance (CC

<image.png>

Please let me know if you have any questions!

Thank you and looking forward to meeting you both soon!

Melissa DeWitt

Manager of Franchise Training & Education

Does this work for you?

Thank you
Kallil Kazan & Ali Bazzi

On Apr 7, 2026, at 1:23 PM, Melissa DeWitt <mdewitt@kilwinsfranchise.c>

Good Morning Ali and Kallil,

(I am resending to include your personal email addresses)

Congratulations! It is time to prepare for your Kilwins University New Str send me a few dates and times you are **available this week**, to meet w discuss the attached documents.

I look forward to speaking with you soon!

Thank you!

Melissa DeWitt

Manager of Franchise Training & Education

Kilwins Chocolates Franchise, Inc.

1050 Bay View Road, Petoskey, MI 49770

Mobile: (231) 253-8005

kilwins.com



<26_04_07 Welcome Letter - Dearborn MI #297.pdf><26_01_08 Action Item Accommodations.pdf><21_07_26 Sales Tax and Gratuity Worksheet YN V HIRING GUIDE STORES - Final.pdf><24_10_30 Kilwins University Dress Code Appearance.pdf><Appsuite Gift Card Program - MASTER - Franchisee Req 3.pdf><Kilwins - 2025 Franchise Agreement Exhibit J-1 directions.pptx><K 1.docx><Sample COI and EOP.pdf><SWOT Analysis 1.docx>

<Sample COI and EOP.pdf>

<image.png>



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

April 10, 2026

KILWINS CHOCOLATES FRANCHISE INC
KILWINS QUALITY CONFECTIONS INC
1050 BAY VIEW RD
PETOSKEY MI 49770

Account Information:

Policy Holder Details :	BAZKAZ HOLDINGS LLC DBA KILWINS
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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

