

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 05/31/2019

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.

	UBROGATION IS WAIVED, subject certificate does not confer rights to							require an endorsement	t. As	tatement on	
PRODUCER						CONTACT DIANE DE NAGEL					
<b>StateFarm</b> JULIE MEYERS					PHONE (A/C, No. Ext): 636-379-0832 FAX (A/C, No): 636-548-6299					48-6299	
	8634 VETERANS MEMORIAL PARKWAY					E-MAIL ADDRESS: DIANE@AGENTJULIEMEYERS.COM					
	○ OFALLON, MO 63366				INSURER(S) AFFORDING COVERAGE				NAIC #		
					INSURE	RA: State Fa	rm Fire and (	Casualty Company		25143	
NSURED				INSURER B:							
DOUBLE D'S SWEET TREATS, INC					INSURER C:						
DBA KILWIN'S OF BRANSON						INSURER D:					
813 BRANSON LANDING BLVD						INSURER E :					
BRANSON, MO 65616-2097						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 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.											
NSR TR	TYPE OF INSURANCE		SUBR			POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS			
	COMMERCIAL GENERAL LIABILITY								\$ 1,00	00,000	
	CLAIMS-MADE OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300	,000	
								MED EXP (Any one person)	¢ 10,0	000	

D EXP (Any one person) 02/17/2019 02/17/2020 95-B4-Q400-6 1,000,000 PERSONAL & ADV INJURY 2,000,000 GEN'L AGGREGATE LIMIT APPLIES PER: GENERAL AGGREGATE PRO-JECT 2,000,000 POLICY LOC PRODUCTS - COMP/OP AGG \$ OTHER: COMBINED SINGLE LIMIT (Ea accident) AUTOMOBILE LIABILITY \$ 1.000.000 433 0338-E09-25 05/09/2018 | 11/09/2019 ANY AUTO BODILY INJURY (Per person) \$ SCHEDULED AUTOS NON-OWNED OWNED AUTOS ONLY HIRED BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ AUTOS ONLY **AUTOS ONLY** \$ UMBRELLA LIAB 2,000,000 OCCUR EACH OCCURRENCE \$ 95-B4-Q42-3 02/17/2019 02/17/2020 **EXCESS LIAB** Υ CLAIMS-MADE AGGREGATE \$ DED RETENTION \$ WORKERS COMPENSATION X STATUTE AND EMPLOYERS' LIABILITY Y / N 1,000.000 ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? E.L. EACH ACCIDENT 05/01/2020 95-CC-L040-6 05/01/2019 Ν N/A 1,000,000 \$ (Mandatory in NH) E.L. DISEASE - EA EMPLOYEE If yes, describe under DESCRIPTION OF OPERATIONS below 1,000,000 E.L. DISEASE - POLICY LIMIT

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

Kilwin's Chocolates Franchise, Inc and Kilwin's Quality Confections, Inc are listed as Additional Insured on Primary and Non-Contributory basis with regards to General Liability, Automobile Liability and Umbrella in favor of Kilwin's Chocolates Franchise, Inc. and Kilwin's Quality Confections, Inc. Waiver of Subrogation with regards to Workers' Compensation/Employers Liability, General Liability, Automobile Liability, Umbrella in favor of Kilwin's Chocolates Franchise, Inc. and Kilwin's Quality Confections, Inc.

CERTIFICATE HOLDER	CANCELLATION					
Kilwin's Chocolates Franchise, Inc Kilwin's Quality Confections	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					
1050 Bay View Road	AUTHORIZED REPRESENTATIVE					
Petroskey, MI 49770						

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