

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

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).										
	DUCER	the	certi	ricate holder in lieu of su						
					CONTACT NAME: Alexander Moran PHONE 470 802 0097 FAX					
	eer & Greer Independent Insurance				(A/C, No, Ext): 4/9-802-0080 (A/C, No):					
153	54 N College Ave				ADDRESS: service@gg-insurance.com					
-				10.50500	INSURER(S) AFFORDING COVERAGE					NAIC #
	Fayetteville AR 72703					INSURER A : CINCINNATI INS CO				10677
					INSURER B :					
	able D's Sweet Treats Inc				INSURER C :					
100	100 Branson Landing Blvd Ste 8					INSURER D :				
_					INSURER E :					
	nson			MO 65616-2097	INSURER F :					
				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		SUBR WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S	
	COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE	\$	1,000,000
	CLAIMS-MADE X OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	1,000,000
								MED EXP (Any one person)	\$	10,000
А		Y	Y	SBB 0022908		01/24/2025	01/24/2026	PERSONAL & ADV INJURY	\$	1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$	2,000,000
	POLICY PRO- JECT LOC							PRODUCTS - COMP/OP AGG	\$	2,000,000
	OTHER:								\$	
	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000
	ANY AUTO							BODILY INJURY (Per person)	\$	
А	OWNED SCHEDULED AUTOS	Y	Y	SBA 0022909		01/24/2025	01/24/2026	BODILY INJURY (Per accident)	\$	
	AUTOS ONLY AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$	
								(* ** *********	\$	
	VMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$	2,000,000
А	EXCESS LIAB CLAIMS-MADE	Y	Y	SBU 0022910		01/24/2025	01/24/2026	AGGREGATE	\$	2,000,000
	DED RETENTION \$	1							\$	
								PER OTH- STATUTE ER		
	AND EMPLOYERS' LIABILITY Y / N ANY PROPRIETOR/PARTNER/EXECUTIVE	N/A						E.L. EACH ACCIDENT	\$	
	OFFICER/MEMBER EXCLUDED?							E.L. DISEASE - EA EMPLOYEE	\$	
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$	
DES	CRIPTION OF OPERATIONS / LOCATIONS / VEHIC	LES (ACOR	D 101, Additional Remarks Sched	lule, may	be attached if m	ore space is req	uired)		
Win	d coverage is included									
CERTIFICATE HOLDER					CANC	CANCELLATION				
	Kilwin's Chocolate Franchise Inc. (cont. in ACORD 101)					SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
I	1050 BAYVIEW RD					AUTHORIZED REPRESENTATIVE				
	PETOSKEY MI 49770					Alexander Moran				

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AGENCY CUSTOMER ID: ______ LOC #: _____

AC	ORD
	/

ADDITIONAL REMARKS SCHEDULE

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AGENCY		NAMED INSURED				
Greer & Greer Independent Insurance		Double D's Sweet Treats Inc				
POLICY NUMBER						
SBB 0022908, SBA 0022909, SBU 0022910						
CARRIER	NAIC CODE					
CINCINNATI INS CO	10677, 1067	EFFECTIVE DATE:				
ADDITIONAL REMARKS						

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 FORM TITLE: Certificate Of Liability Insurance

**Certificate Holder Name:

Kilwin's Chocolate Franchise Inc. Kilwin's Quality Confections Inc.