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SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE						
Kilwins ChocolateFranshise Inc THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.						
Kilwins QualityConfections Inc						
1050 Bay View Rd. Petoskey, MI 49770 Nicole Chimner						

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Kilwins Chocolates Franchise, Inc. and Kilwin's Quality Confections, Inc. are listed as Additional Insured on Primary Non Contributroy Basis with regards to General Liability, Auto Liability and Umbrella. Waiver of Subrogation with regards to General Liability, Auto Liability, Umbrella and Workers Compensation in favor of Kilwins Chocolates Franchise, Inc. and Kilwin's Quality Confections, Inc. Umbrella coverage is following form, Thirty (30) day notice of cancellation or non-renewal notice applies.