

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 3/12/2025

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.

BBUS INSURANCE PO Box 953 Grand/Alle M 49468 RIVILLOS BIRTY LLC & RIVING STANDARD BIRD SE Grand Rapids M 49512 RIVILLOS BIRTY LLC & RIVING STANDARD STANDARD BIRD SE Grand Rapids M 49512 RIVILLOS BIRTY LLC & RIVING STANDARD ST	If SUBROGATION IS WAIVED, subject this certificate does not confer rights to							require an endorsement	. A sta	atement on	
BHS Insurance FOR Dox 935 Grand Mile M 49488 ### MILE OF TYPE OF A SHARE SH						CONTACT					
Grandville MI 49488 Solidiss											
NSURER A. Selective Insurance Company 39926 NAME A. Selective Insurance Company 39926 NSURER S. SELECTIVE CASE SELECTIVE CAS					(A/C, NO): 010-014-0317 E-MAIL ADDRESS.						
MSURER STULL SENTY LLC SENTY LLC SENTY LLC SENTY SENTENCE	Standyllic IVII TOTOC									NAIC #	
MSURER 8: KTY LLC & BKTY LLC 4946 Corporate Exchange Blvd SE Grand Rapids MI 49512 **SURER 9: MSURER 9:					• •						
A A COMMERCIAL BANK PER DELICATION NUMBER: 740045127 THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NUMBER FOR THE POLICY PERIOD MIDICATED. NOTWITHSTANDER ANY REQUIREMENT. TERM OR CONTINUO OF ANY CONTINUOT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EXCLUSIONS AND CONDITIONS OF SUCH PROPERTY OF THE POLICY PERIOD MIDICATED. NOTWITHSTANDER ANY REQUIREMENT. TERM OR CONDITION OF ANY CONTINUOT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EXCLUSIONS AND CONDITIONS OF SUCH PROPERTY OF THE POLICY PERIOD MIDICATED. NOTWITHSTANDER ANY REQUIREMENT. TERM OR CONDITION OF ANY CONTINUOT OR ANY CONTINUOT OR ANY CONTINUOT. OR ANY CONTINUOT OR ANY CONTINUOT. OR ANY CONTINUO				KTYLLC0-01						00020	
MSURER D MSURER D MSURER E											
COVERAGES CERTIFICATE NUMBER: 740045127 THIS IST O CERTIFY THAT THE POLICES OF INSURANCE LISTED BELOW HAVE BEEN INSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD PRODUCTS OF INSURANCE LISTED BELOW HAVE BEEN INSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD PRODUCTS OF INSURANCE LISTED BELOW HAVE BEEN INSURED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD PRODUCTS OF INSURANCE LISTED BELOW HAVE BEEN INSURED BY THE POLICES OF INSURED WITH RESPECT TO WHICH THIS EXCLUSIONS AND CONDITIONS OF SUCH POPULCES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAMMS. A X COMMERCAL GENERAL LIBRILITY A X COMMERCAL GENERAL LIBRILITY CHARGE TO THE CONTROL OF INSURANCE TO THE TERMS. A X COMMERCAL GENERAL LIBRILITY A TYPE OF INSURANCE TO THE TERMS. A AUTOS ONLY											
COVERAGES CERTIFICATE NUMBER: 740045127 TREVISION NUMBER: THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED MAIND ADDRESS THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY RECOVERENT. TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THE SCENTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS. EXCLUSIONS AND CONDITION OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. EXCLUSIONS AND CONDITION OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. RER TYPE OF INSURANCE AND PAID CLAIMS. A COMMERCIAL SEVERAL LIBRITY A COMMERCIAL SEVERAL S	Grana Napido IVII 10012										
THIS IS TO CERTIFY THAT THE POLICE'S OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED 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 FOR MAY PERTAIN, THE INSURED BY THE POLICY DESCRIBED HEREN IS SUBJECT TO ALL THE TERMS. EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. **PURP FIVE OF INSURANCE RANGE ARE INSURED BY THE POLICY BEEN INSURED TO ALL THE TERMS. EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. **PURP FIVE OF INSURANCE RANGE ARE INSURED BY THE POLICY BY THE PROBLEM TO ALL THE TERMS. BY THE POLICY BY THE TERMS.											
INDICATED. NOTWITHSTANDING ANY RECUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PETRAIN. 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. VERY TYPE OF INSURANCE SINCE VERY	COVERAGES CERT	IFIC	CATE	NUMBER: 740045127				REVISION NUMBER:			
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. A COMMERCIAL GENERAL LIMITY BY Y S 2498611 A LATURGORIE LABILITY BY A LOC DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCHANGE REPORT BY ADDITIONAL BY A LOCATION AND BAIL OF COMMERCE STRUCK BY A LOC											
EXCLUSIONS AND CONDITIONS OF SUCH POLICIES, LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID LAWS. REAL PAYOR OF INSURANCE AND COURS AND COUR	INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS										
A X COMMERCIAL GENERAL LUBRITY A X CONTRECAL CONTROL OF THE AGREEMENT APPLIES PER: A X CONTRECAL CONTROL OF THE AGREEMENT APPLIES PER: A X CONTROL OF STATE OF THE AGREEMENT APPLIES PER: A X CONTROL OF THE AGREEMENT APPLIES PER: A X CONT								D HEREIN IS SUBJECT TO	ALL	HE TERIVIS,	
A COMMERCIAL GENERAL LIABILITY CLAMS-MADE X OCCUR S 1,000,000	INSR TYPE OF INSURANCE	ADDL	SUBR	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP	LIMIT	s		
CLAIMS MADE X OCCUR CLAIMS MADE X OCCUR CLAIMS MADE X OCCUR CLAIMS MADE X OCCUR CERTIFICATE HOLDER CLAIMS MADE X OCCUR CLAIMS MADE X OCCUR CLAIMS MADE X OCCUR CLAIMS MADE X OCCUR EXCESS LIAB CLAIMS MADE CLAIMS MADE S 2498611 3/1/2025 3/1/2026 COMBRED SINGLE LIABITY S 1,000,000 CERRAL AGGREGATE (MIX APPLIES PER: \$ 3,000,000) COMBRED SINGLE LIABITY X AVATO OWNED X MATO OWN								EACH OCCURRENCE	\$ 1,000	,000	
MED EXP (Any one person) \$ 10,000 PERSONAL & ADV PAULIFY \$ 1,000,000 PERSONAL ADV PAULIFY \$ 1,000,000 PERSONAL & ADV	CLAIMS-MADE X OCCUR							DAMAGE TO RENTED	\$ 300,0	00	
GENLA AGGREGATE LIMIT APPLIES PER: X POLICY PECT LOC OTHER: A AUTOMOBILE LIABILITY X ANY AUTO OWNED AUTOS ONLY X AUTOS O									\$ 10,00	0	
GENT AGGREGATE LIMIT APPLIES PER: X POLICY BET LOC OTHER A AUTOMOBILE LIABILITY X ANY AUTO OWNED AGGREGATE S, 3,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 3,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 3,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 3,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per accident) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per accident) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per accident) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per accident) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per accident) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per accident) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per accident) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per accident) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per accident) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (Per person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (PER person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (PER person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (PER person) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (PERSON S) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (PERSON S) S GENERAL AGGREGATE S, 1,000,000 BODLY INJURY (PERSON S								` , , ,	\$ 1,000	,000	
A AUTOMOBILE LIABILITY AUTOMOBILE LIABILITY S 2498611 3/1/2025 3/1/2026 GOMBINED SINGLE LIMIT S 1,000,000	GEN'L AGGREGATE LIMIT APPLIES PER:								\$3,000	,000	
A AUTOMOBILE LIABILITY AUTOMOBILE LIABILITY S 2498611 3/1/2025 3/1/2026 GOMBINED SINGLE LIMIT S 1,000,000	X POLICY PRO- JECT LOC							PRODUCTS - COMP/OP AGG	\$3,000	,000	
X ANY AUTO									\$		
BODILY INJURY (Per parson) \$ AUTOS ONLY AUTO	A AUTOMOBILE LIABILITY			S 2498611		3/1/2025	3/1/2026	COMBINED SINGLE LIMIT (Ea accident)	\$1,000	,000	
X HIRED AUTOS ONLY X NON-OWNED S AUTOS ONLY X OCCUR S AUTOS ONLY AUTOS ONLY S AUTOS ONLY A									\$		
X HIRED AUTOS ONLY X NON-OWNED S AUTOS ONLY X OCCUR S AUTOS ONLY AUTOS ONLY S AUTOS ONLY A	OWNED SCHEDULED AUTOS ONLY							BODILY INJURY (Per accident)	\$		
A X UMBRELLALIAB X OCCUR EXCESS LIAB X OCCUR DED RETENTIONS A WORKERS COMPENSATION AND EMPLOYERS LIABILITY OF OPERATIONS / CLUDIED? (Mandatory in NI) If yes, describe under DESCRIPTION OF OPERATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) ELECHACCIDENT \$1,000,000 EL DISEASE - POLICY LIMIT \$1,000,000 EL DISEASE - P	X HIRED X NON-OWNED							PROPERTY DAMAGE (Per accident)	\$		
EXCESS LIAB CLAIMS-MADE DED RETENTIONS A WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICE/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under the sessible under the session of the session under the sess								·	\$		
DED RETENTIONS A WORKERS COMPENSATION AND EMPLOYERS 'LIABILITY ANYPROPRIETOR/PARTINER/PEXECUTIVE OFFICE/RMMEMERE/SCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Kilwins Chocolates Franchise, Inc. is listed as additional insured on a primary and non-contributory basis relative to general, auto, and umbrella liability per the insured's policy form. Waiver of subrogation applies to general, auto, umbrella liability and worker's compensation in favor of the additional insured. 30 days' notice provided in the event of cancellation except for 10 days' notice provided for non-payment per insured's policy form. CERTIFICATE HOLDER 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. LICENSTRUCTOR OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.	A X UMBRELLA LIAB X OCCUR			S 2498611		3/1/2025	3/1/2026	EACH OCCURRENCE	\$1,000	,000	
A WORKER'S COMPENSATION AND EMPLOYER'S LIABILITY AND EXPRISOR STRUCK LIABILITY AND EXPRESSION OF OPERATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Kilwins Chocolates Franchise, Inc. is listed as additional insured on a primary and non-contributory basis relative to general, auto, and umbrella liability per the insured's policy form Waiver of subrogation applies to general, auto, umbrella liability and worker's compensation in favor of the additional insured. 30 days' notice provided in the event of cancellation except for 10 days' notice provided for non-payment per insured's policy form. CERTIFICATE HOLDER 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.	EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$		
ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Kilwins Chocolates Franchise, Inc. is listed as additional insured on a primary and non-contributory basis relative to general, auto, and umbrella liability per the insured's policy form. Waiver of subrogation applies to general, auto, umbrella liability and worker's compensation in favor of the additional insured. 30 days' notice provided in the event of cancellation except for 10 days' notice provided for non-payment per insured's policy form. CERTIFICATE HOLDER 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.	DED RETENTION\$								\$		
ANYPROPRIETOR/PARTNEREXECUTIVE (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below DESCRIPTION OF OPERATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000 DESCRIPTION OF OPERATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Kilwins Chocolates Franchise, inc. is listed as additional insured on a primary and non-contributory basis relative to general, auto, and umbrella liability per the insured's policy form. Waiver of subrogation applies to general, auto, umbrella liability and worker's compensation in favor of the additional insured. 30 days' notice provided in the event of cancellation except for 10 days' notice provided for non-payment per insured's policy form. CERTIFICATE HOLDER 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. AUXIONISTS DEPOSED NATIVE	AND EMBLOVEDS! LIABILITY		Υ	WC 9103397		3/1/2025	3/1/2026	X PER OTH-			
CERTIFICATE HOLDER CANCELLATION	ANYPROPRIETOR/PARTNER/EXECUTIVE T/N							E.L. EACH ACCIDENT	\$1,000	,000	
DESCRIPTION OF OPERATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Kilwins Chocolates Franchise, Inc. is listed as additional insured on a primary and non-contributory basis relative to general, auto, and umbrella liability per the insured's policy form. Waiver of subrogation applies to general, auto, umbrella liability and worker's compensation in favor of the additional insured. 30 days' notice provided in the event of cancellation except for 10 days' notice provided for non-payment per insured's policy form. CERTIFICATE HOLDER 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. Kilwins Chocolates Franchise, Inc. 1050 Bay View Road	(Mandatory in NH)							E.L. DISEASE - EA EMPLOYEE	\$1,000	,000	
Kilwins Chocolates Franchise, Inc. is listed as additional insured on a primary and non-contributory basis relative to general, auto, and umbrella liability per the insured's policy form. Waiver of subrogation applies to general, auto, umbrella liability and worker's compensation in favor of the additional insured. 30 days' notice provided in the event of cancellation except for 10 days' notice provided for non-payment per insured's policy form. CERTIFICATE HOLDER 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. Kilwins Chocolates Franchise, Inc. 1050 Bay View Road	DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$1,000	,000	
Kilwins Chocolates Franchise, Inc. is listed as additional insured on a primary and non-contributory basis relative to general, auto, and umbrella liability per the insured's policy form. Waiver of subrogation applies to general, auto, umbrella liability and worker's compensation in favor of the additional insured. 30 days' notice provided in the event of cancellation except for 10 days' notice provided for non-payment per insured's policy form. CERTIFICATE HOLDER 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. Kilwins Chocolates Franchise, Inc. 1050 Bay View Road											
Kilwins Chocolates Franchise, Inc. is listed as additional insured on a primary and non-contributory basis relative to general, auto, and umbrella liability per the insured's policy form. Waiver of subrogation applies to general, auto, umbrella liability and worker's compensation in favor of the additional insured. 30 days' notice provided in the event of cancellation except for 10 days' notice provided for non-payment per insured's policy form. CERTIFICATE HOLDER 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. Kilwins Chocolates Franchise, Inc. 1050 Bay View Road											
Kilwins Chocolates Franchise, Inc. is listed as additional insured on a primary and non-contributory basis relative to general, auto, and umbrella liability per the insured's policy form. Waiver of subrogation applies to general, auto, umbrella liability and worker's compensation in favor of the additional insured. 30 days' notice provided in the event of cancellation except for 10 days' notice provided for non-payment per insured's policy form. CERTIFICATE HOLDER 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. Kilwins Chocolates Franchise, Inc. 1050 Bay View Road											
insured's policy form. Waiver of subrogation applies to general, auto, umbrella liability and worker's compensation in favor of the additional insured. 30 days' notice provided in the event of cancellation except for 10 days' notice provided for non-payment per insured's policy form. CERTIFICATE HOLDER 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. Kilwins Chocolates Franchise, Inc. 1050 Bay View Road											
CERTIFICATE HOLDER 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. Kilwins Chocolates Franchise, Inc. 1050 Bay View Road	insured's policy form. Waiver of subrogation applies to general, auto, umbrella liability and worker's compensation in favor of the additional insured. 30 days'										
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. Kilwins Chocolates Franchise, Inc. 1050 Bay View Road	induce provided in the event of cancellation except for 10 days' notice provided for non-payment per insured's policy form.										
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. Kilwins Chocolates Franchise, Inc. 1050 Bay View Road											
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. Kilwins Chocolates Franchise, Inc. 1050 Bay View Road											
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. Kilwins Chocolates Franchise, Inc. 1050 Bay View Road											
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. Kilwins Chocolates Franchise, Inc. 1050 Bay View Road											
THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. Kilwins Chocolates Franchise, Inc. 1050 Bay View Road	CERTIFICATE HOLDER				CANCELLATION						
THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. Kilwins Chocolates Franchise, Inc. 1050 Bay View Road		SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE									
Kilwins Chocolates Franchise, Inc. 1050 Bay View Road	1050 Bay View Road					THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN					
1050 Bay View Road											
Petoskey MI 49770											