					Client	#: 11	007	4		MIDS	Т8			
						FI				IRANC	F			
								ICATE OF LIABILITY INSURANCE					12/15/2017	
	-				-	-								
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 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).														
PRO			neu	01 30		Jenne	11(0)	CONTACT Beth Lu	cero					
Reg	ion	s Ins Inc - Na	ashv	ville					PHONE (A/C, No, Ext): 615 786-1615 FAX (A/C, No): 615-778-9985					
725 Cool Springs Blvd. Ste 410														
		n, TN 37067											NAIC #	
615	778	3-9998							INSURER A : Sentinel Insurance Company, Ltd				11000	
INSU	RED	Mid Ctata	<u></u>		lana lua				INSURER B : Hartford Accident and Indemnity				22357	
		Mid-State			-				INSURER C :					
620 Crofton Park Ln Franklin, TN 37069									INSURER D :					
		Flankini,		3700	19				INSURER E :					
									INSURER F :					
		AGES	<b>T</b> 11A		-	-		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 I	NSUF	RANCE		ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMI	тs		
Α	Χ	COMMERCIAL GE	_			X	Х	20SBANU5272	04/11/2017	04/11/2018	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)		0,000 0,000	
		CEAINIS-INIAD		<b>X</b> 00							MED EXP (Any one person)	\$10,0	,	
										-	PERSONAL & ADV INJURY	\$1,00		
	GEN	L'L AGGREGATE LIN	MIT A	PPLIES	PER:					-	GENERAL AGGREGATE		0,000	
		POLICY PR			LOC					-	PRODUCTS - COMP/OP AGG		,	
		OTHER:		<u> </u>								\$		
Α				Х		20SBANU5272	04/11/2017	04/11/2018	COMBINED SINGLE LIMIT (Ea accident)	<sub>\$</sub> 1,00	0,000			
		ANY AUTO									BODILY INJURY (Per person)	\$		
		ALL OWNED AUTOS		AUTO	DULED S OWNED					-	BODILY INJURY (Per accident) PROPERTY DAMAGE			
	Х	HIRED AUTOS	Х	AUTO:						-	(Per accident)	\$		
												\$		
Α	X	UMBRELLA LIAB		<b>X</b> or		Х	Х	20SBANU5272	04/11/2017	04/11/2018	EACH OCCURRENCE	\$1,00	0,000	
		EXCESS LIAB			AIMS-MADE						AGGREGATE	\$		
в	WOF	DED X RETE			,000		Х	20WECAK4419	04/44/2047	04/11/2018	X PER OTH ER	-		
D	AND	EMPLOYERS' LIAS PROPRIETOR/PAR	BILIT	Υ			^	2000ECAR4419	04/11/2017	04/11/2010	STATUTE   ER     E.L. EACH ACCIDENT	<b>\$1,00</b>	0.000	
	OFFI	CER/MEMBER EXC	LUDI	ED?		N / A				-	E.L. DISEASE - EA EMPLOYE			
	If yes	s, describe under CRIPTION OF OPER	RATIO	ONS hel	low						E.L. DISEASE - POLICY LIMIT			
	220			0.10 00.								<b>,</b>	-,	
	DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)													
405 Main Street, Franklin, TN Kilwins Chocolates Franchise, Inc. is included as an Additional Insured with regard to liability arising														
					-			quired by written contr	-	-	•			
					-			. Umbrella coverage f		-				
		I. Coverage is					-	-						
CEF	TIC		R						CANCELLATION					
	CERTIFICATE HOLDER CANCELLATION													

Kilwins Chocolates Franchise, Inc. Attn: Rob Trombley Director of Project Management	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
Petoskey, MI 49770	My, Mi James ton all

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