

CCHERKES



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 2/28/2023

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.

ADDITIONAL INCUDED

lf	SUE	RTANT: If the certificate holde BROGATION IS WAIVED, subje ertificate does not confer rights t	ct to	the	terms and conditions of	the po	licy, certain lorsement(s)	policies may	require an endo				
PRODUCER J.W. Hirschfeld Agency, Inc. 326 New York Ave							CONTACT Christine I Cherkes						
							PHONE (A/C, No, Ext): (631) 421-2525 FAX (A/C, No): (631)					421-3015	
Huntington, NY 11743						E-MAIL ADDRESS: ccherkes@jwhinsurance.com							
							INSURER(S) AFFORDING COVERAGE					NAIC#	
						INSURER A: Ohio Security Insurance Company					24082		
INSURED							INSURER B: Utica National Assurance Co					10687	
SJH Sweets LLC 293 Main Street Huntington, NY 11743						INSURER C:							
						INSURER D:							
						INSURER E :							
							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.													
INSR LTR	SR TYPE OF INSURANCE ADDL SINSD			SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	EFF POLICY EXP YYY) (MM/DD/YYYY) LIMITS			s			
Α	X	COMMERCIAL GENERAL LIABILITY					,		EACH OCCURRENC	E	\$	2,000,000	
		CLAIMS-MADE X OCCUR	X	Х	BZS55480689		3/8/2023	3/8/2024	DAMAGE TO RENTE PREMISES (Ea occur	D rrence)	\$	2,000,000	
				_					MED EXP (Any one p	,	\$	15,000	
									PERSONAL & ADV IN	NJURY	\$	2,000,000	
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A	X	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	\$	2,000,000
		CLAIMS-MADE X OCCUR	X	Х	BZS55480689	3/8/2023	3/8/2024	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	2,000,000
								MED EXP (Any one person)	\$	15,000
								PERSONAL & ADV INJURY	\$	2,000,000
	GEN	N'L AGGRE <u>GAT</u> E LIMIT AP <u>PLIE</u> S PER:						GENERAL AGGREGATE	\$	4,000,000
	X	POLICY PRO- LOC						PRODUCTS - COMP/OP AGG	\$	4,000,000
		OTHER:							\$	
Α	A AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$	2,000,000
	ANY AUTO OWNED AUTOS ONLY SCHEDULED AUTOS		X	X	BZS55480689	3/8/2023	3/8/2024	BODILY INJURY (Per person)	\$	
								BODILY INJURY (Per accident)	\$	
	X	HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$	
									\$	
		UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$	
	EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$	
		DED RETENTION \$							\$	
В	WOF	RKERS COMPENSATION EMPLOYERS' LIABILITY						PER OTH- STATUTE ER	<u> </u>	
	(Mandatory in NH)			X	5437423	4/8/2023	4/8/2024	E.L. EACH ACCIDENT	\$	1,000,000
								E.L. DISEASE - EA EMPLOYEE	\$	1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$	1,000,000

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 a Primary and Non-Contributory basis with regards to General Liability and Hired and Non-Owned Automobile Liability. Waiver of Subrogation with regards to General Liability, Automobile Liability and Workers Compensation/Employers Liability in favor of Kilwins Chocolates Franchise, In and Kilwin's Quality Confections, Inc. 30 day notice of cancellation applies

CERTIFICATE HOLDER	CANCELLATION					
Kilwins Chocolates Franchise Inc Kilwins Quality Confections 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.					
Petoskey, MI 49770	AUTHORIZED REPRESENTATIVE Huselfl Mills					

CANCELLATION

OFFICIOATE HOLDER