

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 9/21/2018

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 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).

certificate holder in lieu of su	ch en	dorsement(s).					
PRODUCER			CONTACT NAME: Trish Warren				
Gracey Backer Inc			PHONE (A/C, No, Ext): (561)276-6055	FAX (A/C, No): (561)265-0034			
275 George Bush Blvd			E-MAIL ADDRESS: trish@gbifl.com				
			INSURER(S) AFFORDING COVERAGE		NAIC #		
Delray Beach	FL	33444	INSURER A: Old Dominion Ins Co		40231		
INSURED			INSURER B:				
MAXPLAN ENTERPRISES INC			INSURER C:				
10 S OCEAN BLVD #C104			INSURER D:				
			INSURER E:				
LAKE WORTH	FL	33460	INSURER F:				
COVERAGES	•	CERTIFICATE NUMBER: CL18921297	91 REVISION NUM	IBER:			
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD							

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		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	X COMMERCIAL GENERAL LIABILITY	INOD	WVD		(MINUSE) TTTT	(MINUS D) 1 1 1 1 1	EACH OCCURRENCE DAMAGE TO RENTED	\$ 1,000,000
A	CLAIMS-MADE X OCCUR	x	Y	BPG7448Q	10/11/2018	10/11/2019	PREMISES (Ea occurrence)  MED EXP (Any one person)	\$ 500,000 \$ 10,000
							PERSONAL & ADV INJURY	\$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$ 2,000,000
	X POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$ 2,000,000
	OTHER:							\$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
A	ANY AUTO ALL OWNED SCHEDULED AUTOS AUTOS		Y	BPG7448Q	10/11/2018	10/11/2019	BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
	HIRED AUTOS X NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$
								\$
	X UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$ 1,000,000
A	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$ 1,000,000
	DED RETENTION \$	х	Y	CUG7448Q	10/11/2018	10/11/2019		\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						PER OTH- STATUTE ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE						E.L. EACH ACCIDENT	\$
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE	\$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$
		T						

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

RE: 10 S Ocean Blvd, Lake Worth, FL - Kilwins Chocolates Franchise Inc & Kilwins Quality Confections Inc are Additional Insured on Primary & Non-contributory basis re General & Auto Liability & Umbrella. Waiver of Subrogation applies to General & Auto Liability, Umbrella; 30-day notice of cancellation applies to General & Auto Liability & Umbrella

CERTIFICATE HOLDER	CANCELLATION

KILWINS CHOCOLATE FRANCHISE INC KILWINS QUALITY CONFECTIONS INC 1050 BAY VIEW RD PETOSKEY, MI 49770 SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Trish Warren/TW

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