OP ID: KP

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 02/18/2021

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.

lf	SUE	BROGATION IS W	AIVED, subject	to t	he te	rms and conditions of the ificate holder in lieu of su	ne poli	cy, certain p	olicies may i					
PRODUCER 850-769-4888							CONTACT Hutt Insurance Agency, Inc.							
Hutt Insurance Agency, Inc. 3106 W. 23rd Street							PHONE (A/C, No, Ext): 850-769-4888 FAX (A/C, No): 8					850-763-4888		
Pan	ama	City, FL 32405-18 urance Agency, In	42				E-MAIL ADDRESS:							
Hut	. 1113	urance Agency, in					INSURER(S) AFFORDING COVERAGE				NAIC #			
								INSURER A: Old Dominion Insurance Co.						
INSURED Emerald Coast Confestions Inc								INSURER B:						
INSURED Emerald Coast Confestions Inc KILWIN'S CHOCOLATE & ICE CREAM Emerald Coast ConfectionaryDBA 114 S San Souci Blvd Panama City Beach, FL 32413							INSURE	ER C:						
114 Pan	S Sa ama	an Souci Blvd City Beach, FL 32	2413				INSURE	ER D :						
							INSURER E:							
								INSURER F:						
		AGES				E NUMBER:	\/E_DEE	N IOOUED TO		REVISION NUM		UE DO	N IOV PEDIOD	
						RANCE LISTED BELOW HA NT, TERM OR CONDITION								
С	ERTI	FICATE MAY BE IS	SUED OR MAY	PERT	AIN,	THE INSURANCE AFFORD	ED BY	THE POLICIE	S DESCRIBE	D HEREIN IS SU				
EXCLUSIONS AND CONDITIONS OF SUCH				SUBR WVD		BEEN	POLICY EFF	POLICY EXP						
LTR A		TYPE OF INSUR		INSD	WVD	POLICY NUMBER		(MM/DD/YYYY)	(MM/DD/YYYY)		LIMIT		1,000,000	
*			X OCCUR			BPG3480R		02/05/2021	02/05/2022	DAMAGE TO RENT PREMISES (Ea occi		\$	500,000	
	X	<del></del>				J. 33700K		02/03/2021	02/03/2022			\$	10,000	
	_									MED EXP (Any one PERSONAL & ADV	•	\$	1,000,000	
	GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO- LOC									GENERAL AGGREG		\$	2,000,000	
										PRODUCTS - COM		\$	2,000,000	
		OTHER:								PRODUCTS - COM	F/OF AGG	\$		
	AUTOMOBILE LIABILITY									COMBINED SINGLE (Ea accident)	LIMIT	\$		
	ANY AUTO									BODILY INJURY (Pe	er person)	\$		
	OWNED AUTOS ONLY SCHEDULED AUTOS									BODILY INJURY (Pe	•	\$		
	Х	HIRED X	NON-OWNED AUTOS ONLY							PROPERTY DAMAG (Per accident)	GE .	\$		
		AOTOC CIVET	7,6100 GNET							, , , , , , , , , , , , , , , , , , , ,		\$		
Α	Х	UMBRELLA LIAB	X OCCUR							EACH OCCURREN	CE	\$	2,000,000	
		EXCESS LIAB CLAIMS-MADE		_		CUG3480R		02/05/2021	02/05/2022	AGGREGATE \$		\$	2,000,000	
		DED X RETENTION	•	1								\$		
	WOF	RKERS COMPENSATION EMPLOYERS' LIABILITY	l Y V/N							PER STATUTE	OTH- ER			
	ANY	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?  (Mandatory in NH)  If yes, describe under								E.L. EACH ACCIDE	NT	\$		
										E.L. DISEASE - EA EMPLOYEE		\$		
•	DES	CRIPTION OF OPERATION	ONS below			DD00400D		00/05/0004	00/05/0000	E.L. DISEASE - POL	LICY LIMIT	\$	400.000	
Α						BPG3480R		02/05/2021	02/05/2022	PROPERTY			430,000	
	_			<b>`</b>		D 101, Additional Remarks Schedu			re space is requir	red)				
add	litio	nal insured on p	rimary & non-	-con	tribu	Confections Inc are list Itory basis with regard								
gen	eral	l liability, automo	obile liability	& Ur	nbre	lla. See Notes***								
CE	DTIE	FICATE HOLDER					CANCELLATION							
CE	1.111	ICATE HOLDER					CAN	<u>CLLLA HON</u>						
Kilwins Chocolates Franchise 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							
							Karen E Peterman							

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Waiver of subrogation applies in favor of Kilwins Chocolates Franchise Inc and Kilwins Quality Confections Inc with regard to general liability, auto liability and umbrella. 30 day notice of cancellation applies.