

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 04/09/2024

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. 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).

	SUBROGATION IS WAIVED, subject to is certificate does not confer rights to						may require	an endorsement. A state	ement o	on
	DUCER				CONTAC NAME:	. ,	ham			
Gre	ystone Insurance				PHONE (A/C, No	(828) 26	64-8804	FAX		
	v of LifeStore Insurance				E-MAIL ADDRES	kdurham@	golifestore.co	(A/C, No):		
167	5 Blowing Rock Rd				ADDRES			DING COVERAGE		NAIC #
Boo	· ·			NC 28607	INSURE	0::	ti Insurance Co			10677
INSU	RED				INSURE					
	Bilcat, Inc.				INSURE					
	(See Additional Named Insureds	;)			INSURE					
	PO Box 682				INSURE					
	Blowing Rock			NC 28605-0682	INSURE					
CO	VERAGES CER	TIFIC	ATE I	NUMBER: CL244926607				REVISION NUMBER:		
IN C E	HIS IS TO CERTIFY THAT THE POLICIES OF I IDICATED. NOTWITHSTANDING ANY REQUII ERTIFICATE MAY BE ISSUED OR MAY PERTA ICLUSIONS AND CONDITIONS OF SUCH PO	REME VIN, TH LICIES	NT, TE HE INS S. LIM	ERM OR CONDITION OF ANY (SURANCE AFFORDED BY THE	CONTRA E POLICI	ACT OR OTHER ES DESCRIBEI ED BY PAID CL	DOCUMENT V DHEREIN IS SI AIMS.	WITH RESPECT TO WHICH TH	HIS	
INSR LTR	TYPE OF INSURANCE	INSD	SUBR WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	S	
	COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE	\$ 1,00	0,000
	CLAIMS-MADE X OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	φ	0,000
								MED EXP (Any one person)	\$ 10,0	
Α		Υ	Y	ECP 0248756		03/30/2024	03/30/2025	PERSONAL & ADV INJURY	φ	0,000
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	φ .	0,000
	POLICY JECT LOC							PRODUCTS - COMP/OP AGG	Φ ′	0,000
	OTHER: AUTOMOBILE LIABILITY							EPLI COMBINED SINGLE LIMIT	\$ 1,00 \$ 1,00	0,000
	ANY AUTO							COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person)	\$ 1,00	0,000
Α	OWNED SCHEDULED	Υ	Υ	EBA 0064159		03/30/2024	03/30/2025	BODILY INJURY (Per accident)	\$	
^	AUTOS ONLY AUTOS NON-OWNED	'	'	LBA 0004103		03/30/2024	03/30/2023	PROPERTY DAMAGE (Per accident)	\$	
	AUTOS ONLY AUTOS ONLY							(Per accident) Al Prim Noncontributory	\$	
	➤ UMBRELLA LIAB OCCUR							,		0,000
Α	EXCESS LIAB CLAIMS-MADE	Υ	Υ	EUP 0071096		03/30/2024	03/30/2025	AGGREGATE	φ	0,000
	DED RETENTION \$							AGGREGATE	\$	-
	WORKERS COMPENSATION							PER OTH- STATUTE ER	Ψ	
	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE							E.L. EACH ACCIDENT	\$	
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N/A						E.L. DISEASE - EA EMPLOYEE	\$	
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$	
DES	CRIPTION OF OPERATIONS / LOCATIONS / VEHICLE	ES (AC	ORD 1	01, Additional Remarks Schedule,	may be at	ttached if more sp	pace is required)			
CE	RTIFICATE HOLDER				CANC	ELLATION				
	Kilwins Chocolates Francise Inc	and			THE		ATE THEREOF	SCRIBED POLICIES BE CAN F, NOTICE WILL BE DELIVER Y PROVISIONS.		D BEFORE
Kilwins Quality Confections In 1050 Bay View Rd				AUTHORIZED REPRESENTATIVE						

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Petoskey

MI 49770-9006

SENCY CUSTOMER ID: 0003300

LOC #:



ADDITIONAL REMARKS SCHEDULE

ACORD	ADDITIONAL RE	MARKS SCHEDULE	Page of
AGENCY Greystone Insurance		NAMED INSURED Bilcat, Inc.	
POLICY NUMBER			
CARRIER	NAIC CO	DDE	
		EFFECTIVE DATE:	

Greystone Insurance		Bilcat, Inc.
POLICY NUMBER		
CARRIER	NAIC CODE	
		EFFECTIVE DATE:
ADDITIONAL REMARKS		
THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD		
Kilwins Chocolates Franchise, Inc. and Kilwins Quality Confections, Inc. a to General Liability, Automobile Liability and Umbrella. Waiver of Transfer of Rights with regards to General Liability, Automobile I Kilwins Quality Confections, Inc. 30 Day Notice of Cancellation or Non-Renewal applies in favor of the france	_iability and Un	

ACORD 101 (2008/01)

Additional Named Insureds					
Other Named Insureds					
Bilcat Inc	Legal				
Dba Kilwins Of Blowing Rock 1 & 2 Willbran Inc	Legal				
Dba Kilwins Of Wilmington	Legal				
OFAPPINF (02/2007)	(COPYRIGHT 2007, AMS SERVICES INC			