

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 11/25/2019

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 artificate holder in liqu of such andersament(s)

certificate notice in fied of such endorsement(s).						
PRODUCER			CONTACT Trish Warren			
Gracey-Backer Inc.			PHONE (A/C, No, Ext): (561) 276-6055 FAX (A/C, No): (561) 26	5-0034		
275 George Bush Boule	vard		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: Mainstreet America Protection Insurance	13026		
JNE CANDY CO LLC			INSURER C: Associated Industries Ins Co	23140		
11117 ROCKPORT STREET			INSURER D:			
			INSURER E :			
ORLANDO	FL	32836	INSURER F:			
COVERAGES		CERTIFICATE NUMBER: CL19112534	098 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 INSURANCE		SUBR	POLICY NUMBER	(MM/DD/YYYY)	(MM/DD/YYYY)	LIMIT	S	
В	Х	CLAIMS-MADE X OCCUR						EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	1,000,000
_			х	Y	BPG2266L	11/28/2019	11/28/2020	MED EXP (Any one person)	\$	5,000
								PERSONAL & ADV INJURY	\$	1,000,000
	GEN	L'LAGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	2,000,000
	Х	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$	2,000,000
		OTHER:							\$	
В	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000
		ANY AUTO						BODILY INJURY (Per person)	\$	
		ALL OWNED SCHEDULED AUTOS	x	Y	BPG2266L	11/28/2019	11/28/2020	BODILY INJURY (Per accident)	\$	
	х	HIRED AUTOS × NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$	
									\$	
	х	UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$	1,000,000
A		EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$	1,000,000
		DED X RETENTION \$ 0	Х	Y	CUG2266L	11/28/2019	11/28/2020		\$	
С		KERS COMPENSATION EMPLOYERS' LIABILITY						X PER OTH- STATUTE ER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE		N/A					E.L. EACH ACCIDENT	\$	1,000,000
	(Man	CER/MEMBER EXCLUDED? datory in NH)	10,7	Y	AWC1137124	10/25/2019	10/25/2020	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) Certificate holder is Additional Insured - Primary & Non-Contributory re General Liability, Auto Liability; Waiver of Subrogation applies to General Liability, Auto Liability & Workers Compensation/Employers Liability; 30-day notice of cancellation/non-renewal - except Workers Compensation -- 122 NORTH PARK AVENUE, WINTER PARK, FL, 32789

CERTIFICAT	E HOLDER
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Kilwins Chocolate Franchise Inc Kilwins Quality Confections Inc 1050 Bay View Road Petoskey, MI 49770

CANCELLATION

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

John	Fr.	Jane