

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 11/4/2020

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).

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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 Bouleva	ırd		E-MAIL ADDRESS: trish@gbifl.com				
			INSURER(S) AFFORDING COVERAGE		NAIC #		
Delray Beach	FL	33444	INSURER A: Mainstreet America Protection	n Insurance	13026		
INSURED			INSURER B:Old Dominion Ins Co		40231		
JNE CANDY CO LLC			INSURER C: Associated Industries Ins Co)	23140		
11117 ROCKPORT ST			INSURER D:				
			INSURER E:				
ORLANDO	FL	32836-8810	INSURER F:				

COVERAGES CERTIFICATE NUMBER: C12011438036 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		ADDL	SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP	LIMITS	
LIK	х	COMMERCIAL GENERAL LIABILITY	INSD	WVD	POLICT NUMBER	(IVIIVI/DD/TTTT)	(WIW/DD/TTTT)	EACH OCCURRENCE	\$ 1,000,000
A		CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 500,000
			х	Y	BPG2266L	11/28/2020	11/28/2021	MED EXP (Any one person)	\$ 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						BODILY INJURY (Per person)	\$
^		ALL OWNED SCHEDULED AUTOS	х	Y	BPG2266L	11/28/2020	11/28/2021	BODILY INJURY (Per accident)	\$
	x	HIRED AUTOS X NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$
									\$
	х	UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$ 1,000,000
В		EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$ 1,000,000
		DED RETENTION \$ 0	х	Y	CUG2266L	11/28/2020	11/28/2021		\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					_		x PER OTH- STATUTE ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE							E.L. EACH ACCIDENT	\$ 1,000,000
С	- (Mandatory III WII)			Y	AWC1155524	10/25/2020	10/25/2021	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

CERTIFICATE HOLDER	CANCELLATION

Kilwins Chocolate Franchise Inc Kilwins Quality Confections Inc 1050 Bay View Road 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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Patricia In. Operran