

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/26/2020

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 cartificate holder in lieu of such andersement(s)

certificate floraer in flea of sacificate	ior sement(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 Boulevard		E-MAIL ADDRESS: trish@gbifl.com			
		INSURER(S) AFFORDING COVERAGE		NAIC #	
Delray Beach FL	33444	INSURER A: Mainstreet America Protectio	n Insurance	13026	
INSURED JNE CANDY CO LLC		INSURER B:Old Dominion Ins Co		40231	
		INSURER C: Associated Industries Ins Co	ı	23140	
KILWINS CHOCOLATES & ICE CRE	:AM	INSURER D:			
11117 ROCKPORT ST		INSURER E:			
ORLANDO FL	32836-8810	INSURER F:			
COVERACES	CEDTIFICATE NUMBER CT. 201026379	235 DEVICION NUM	IDED.		

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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s	
A	х	CLAIMS-MADE X OCCUR						EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	2,000,000
-			х	Y	BPP5867Q	11/18/2020	11/18/2021	MED EXP (Any one person)	\$	10,000
								PERSONAL & ADV INJURY	\$	2,000,000
	GEN	L'L AGGREGATE LIMIT APP <u>LIES</u> PER:						GENERAL AGGREGATE	\$	4,000,000
	х	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$	4,000,000
		OTHER:							\$	
	AUT	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	2,000,000
A	ANY AUTO						BODILY INJURY (Per person)	\$		
"		ALL OWNED SCHEDULED AUTOS X	х	Y	BPP5867Q	11/18/2020	11/18/2021	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 X RETENTION \$	х	Y	CUG7612Q	10/25/2020	10/25/2021		\$	
		RKERS COMPENSATION EMPLOYERS' LIABILITY						x PER OTH- STATUTE ER		
ANY PROF		PROPRIETOR/PARTNER/EXECUTIVE CER/MEMBER EXCLUDED?	/N N/A					E.L. EACH ACCIDENT	\$	1,000,000
C	(Man	ndatory in NH)	,,,	Y	AWC1157764	11/19/2020	11/19/2021	E.L. DISEASE - EA EMPLOYEE	\$	1,000,000
		s, describe under CRIPTION 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, Umbrella & Workers Compensation/Employers Liability; 30-day notice of cancellation/non-renewal - except Workers Compensation 3625 SW 32ND CT STE 40, GAINESVILLE, FL, 32608-7746

CERTIFICATE HOLDER	CANCELL ATION

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

Patricia In. Operran