

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 9/29/2022

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   Lynn Casey					
Gracey-Backer Inc.	PHONE (A/C, No, Ext): (561) 276-6055 FAX (A/C, No): (561) 265	276-6055 FAX (A/C, No): (561)265-0034				
275 George Bush Boulevard	E-MAIL ADDRESS: lynn@gbifl.com					
	INSURER(S) AFFORDING COVERAGE	NAIC #				
Delray Beach FL 33444	INSURER A: Mainstreet America Protection Ins. Co.	13026				
INSURED	INSURER B:Old Dominion Ins Co	40231				
JNE Candy Co LLC	INSURER C: Associated Industries Ins Co	23140				
KILWINS CHOCOLATES & ICE CREAM	INSURER D:					
11117 ROCKPORT ST	INSURER E :					
ORLANDO FL 32836-8810	INSURER F:	·				

COVERAGES CERTIFICATE NUMBER: C12292948044 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 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
			x		BPP5867Q	11/18/2022	11/18/2023	MED EXP (Any one person)	\$	10,000
								PERSONAL & ADV INJURY	\$	2,000,000
	GEN	L'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	4,000,000
	х	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$	4,000,000
		OTHER:							\$	
	AUT	ITOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	2,000,000
A		ANY AUTO						BODILY INJURY (Per person)	\$	
		ALL OWNED SCHEDULED AUTOS	х		BPP5867Q	11/18/2022	11/18/2023	BODILY INJURY (Per accident)	\$	
	х	HIRED AUTOS X NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$	
		7,5,75							\$	
	х	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$	1,000,000
В		EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$	1,000,000
		DED X RETENTION \$ 0	х		CUG7612Q	10/25/2022	10/25/2023		\$	
		KERS COMPENSATION EMPLOYERS' LIABILITY Y/N						X PER OTH- STATUTE ER		
	ANY	PROPRIETOR/PARTNER/EXECUTIVE CER/MEMBER EXCLUDED?	N/A	_				E.L. EACH ACCIDENT	\$	1,000,000
С	(Man	idatory in NH)			AWC1188416	11/19/2022	11/19/2023	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	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

Lynn Casey/AB

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