

# ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
03/24/2021

**PRODUCER**  
Michael Kuhn State Farm Insurance Agency  
908 W Front Street  
Traverse City, MI 49684



THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

**INSURED**  
BRIMAR1 INC  
DBA Kilwins of Traverse City  
129 E Front St  
Traverse City, MI 49684

INSURERS AFFORDING COVERAGE	NAIC #
INSURER A: State Farm Fire and Casualty Company 25143	25143
INSURER B:	
INSURER C:	
INSURER D:	
INSURER E:	

## COVERAGES

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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR ADD'L LTR INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	92-EN-J681-0	03/22/2021	03/22/2022	EACH OCCURRENCE \$ <b>1,000,000.00</b> DAMAGE TO RENTED PREMISES (Ea occurrence) \$ <b>300,000.00</b> MED EXP (Any one person) \$ <b>5,000.00</b> PERSONAL & ADV INJURY \$ <b>500,000.00</b> GENERAL AGGREGATE \$ <b>2,000,000.00</b> PRODUCTS - COMP/OP AGG \$ <b>2,000,000.00</b>
A	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	92-EN-J681-0	03/22/2021	03/22/2022	COMBINED SINGLE LIMIT (Ea accident) \$ <b>1,000,000.00</b> BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN EA ACC AGG \$
A	<b>EXCESS/UMBRELLA LIABILITY</b> <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE  DEDUCTIBLE RETENTION \$	92-EN-J993-1	04/09/2020	04/09/2022	EACH OCCURRENCE \$ <b>1,000,000.00</b> AGGREGATE \$ \$ \$
A	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below	92-B5-Z385-7	10/02/2020	10/02/2021	<input checked="" type="checkbox"/> WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ <b>500,000.00</b> E.L. DISEASE - EA EMPLOYEE \$ <b>500,000.00</b> E.L. DISEASE - POLICY LIMIT \$ <b>500,000.00</b>
	<b>OTHER</b> <b>Business Property</b>	92-EN-J681-0	03/22/2021	03/22/2022	\$ <b>599,200</b>

### DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

Kilwin's Chocolates Franchise, Inc. and Kilwin's Quality Confections, Inc., are additional insured for General Liability, auto liability and umbrella liability on a primary and non-contributory basis per written contract as their interests may appear. A Waiver of Subrogation with regard to auto liability, umbrella liability, general liability and workers compensation applies in favor of Kilwin's Chocolates Franchise Inc. and Kilwin's Quality Confections Inc. 30 days notice of cancellation or non-renewal will be provided.

### CERTIFICATE HOLDER

Kilwin's Chocolates Franchise, & Kilwin's Quality Confections, Inc  
1050 Bay View Rd  
Petoskey, MI 49770

### CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE