



# CERTIFICATE OF LIABILITY INSURANCE

NAD  
P1DCDATE (MM/DD/YYYY)  
12/29/2017

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 have ADDITIONAL INSURED provisions or 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).**

<b>PRODUCER</b>		CONTACT NAME:	
BB&T INSURANCE SERVICES INC/PHS		PHONE (A/C, No, Ext): (866) 467-8730	FAX (A/C, No): (888) 443-6112
273438 P:(866) 467-8730 F:(888) 443-6112		E-MAIL ADDRESS:	
PO BOX 29611		INSURER(S) AFFORDING COVERAGE	
CHARLOTTE NC 28229		INSURER A: Hartford Casualty Ins Co	NAIC# 29424
<b>INSURED</b>		INSURER B: Hartford Ins Co of the Midwest 37478	
SOMETHING SWEET, INC. DBA KILWINS		INSURER C:	
CHOCOLATES, FUDGE & ICE CREAM		INSURER D:	
26 BATTERY PARK AVE		INSURER E:	
ASHEVILLE NC 28801		INSURER F:	

**COVERAGES****CERTIFICATE NUMBER:****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 INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<b>COMMERCIAL GENERAL LIABILITY</b>			22 SBA VH2746	06/12/2017	06/12/2018	EACH OCCURRENCE \$2,000,000
	CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence) \$300,000
	General Liab	X					MED EXP (Any one person) \$10,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PERSONAL & ADV INJURY \$2,000,000
	POLICY <input type="checkbox"/> PROJECT <input checked="" type="checkbox"/> LOC						GENERAL AGGREGATE \$4,000,000
	OTHER:						PRODUCTS - COMP/OP AGG \$4,000,000
							\$
A	<b>AUTOMOBILE LIABILITY</b>			22 SBA VH2746	06/12/2017	06/12/2018	COMBINED SINGLE LIMIT (Ea accident) \$2,000,000
	ANY AUTO OWNED AUTOS ONLY						BODILY INJURY (Per person) \$
	HIRE AUTOS ONLY	X					BODILY INJURY (Per accident) \$
	SCHEDULED AUTOS NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident) \$
							\$
A	<b>UMBRELLA LIAB</b>			22 SBA VH2746	06/12/2017	06/12/2018	EACH OCCURRENCE \$1,000,000
	<b>EXCESS LIAB</b>						AGGREGATE \$1,000,000
	DED <input checked="" type="checkbox"/> RETENTION \$10,000						\$
B	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>			22 WBC AA5120	06/12/2017	06/12/2018	<input checked="" type="checkbox"/> PER STATUTE
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y/N <input type="checkbox"/>	N/A				E.L. EACH ACCIDENT \$1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE- EA EMPLOYEE \$1,000,000
							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)**

Those usual to the Insured's Operations. Kilwin's Chocolates Franchise, Inc. is an additional insured per The Business Liability Coverage Form SS0008 attached to this policy.

**CERTIFICATE HOLDER**

KILWIN'S CHOCOLATES FRANCHISE, INC.  
1050 BAY VIEW RD  
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**

*Susan L. Castaneda*