

## CERTIFICATE OF LIABILITY INSURANCE

KILWCHO-01

DATE	(MM/DD/YYYY)
40	40/0047

		<b>``</b>						12	2/12/2017	
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 holde If SUBROGATION IS WAIVED, subje this certificate does not confer rights t	ct to	the	terms and conditions of	the policy, certa	ain p					
PRODUCER	CONTACT NAME:									
Carr Insurance Agency, Inc.				PHONE (A/C, No, Ext): (937) 435-9000 FAX (A/C, No):(937) 4				435-5939		
255 N Main St. Centerville, OH 45459				E-MAIL ADDRESS: insurance@carragency.com						
				INSURER(S) AFFORDING COVERAGE					NAIC #	
						26271				
INSURED	INSURER B :									
Mahlerwein Enterprise LLC dba Kilwins				INSURER C :						
4391 Holly Ln	aba			INSURER D :						
Beavercreek, OH 45440				INSURER E :						
				INSURER F :						
COVERAGES CEF		САТІ	E NUMBER:	REVISION NUMBER:						
THIS IS TO CERTIFY THAT THE POLICI			-	HAVE BEEN ISSU	ED T			THE PC		
INDICATED. NOTWITHSTANDING ANY F	REQU	IREM	ENT, TERM OR CONDITIO	N OF ANY CONT	TRAC	T OR OTHER	R DOCUMENT WITH RESP	ECT TO	WHICH THIS	
CERTIFICATE MAY BE ISSUED OR MAY EXCLUSIONS AND CONDITIONS OF SUCH							ED HEREIN IS SUBJECT	TO ALL	THE TERMS,	
INSR	ADDL	SUBF		POLICY E	FF	POLICY EXP (MM/DD/YYYY)	LIM	TS		
A X COMMERCIAL GENERAL LIABILITY	INSD	WVD			[[]]	(אוואו/טט/דדדד)	EACH OCCURRENCE	s	1,000,000	
CLAIMS-MADE X OCCUR	x	x	Q97-0972846	05/01/20	017	05/01/2018	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	1,000,000	
	^	^					MED EXP (Any one person)	\$	5,000	
							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	
							PRODUCTS - COMP/OP AGG	\$		
		x				05/01/2018	COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000	
ANY AUTO	x		Q97-0972846	05/01/2017	017		BODILY INJURY (Per person)	\$		
OWNED AUTOS ONLY SCHEDULED							BODILY INJURY (Per accident			
X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$		
							(* == =====;	\$		
A X UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$	3,000,000	
EXCESS LIAB CLAIMS-MADE	X	X	Q29-0172072	05/01/20	017	05/01/2018	AGGREGATE	\$		
DED RETENTION \$								\$		
A WORKERS COMPENSATION AND EMPLOYERS' LIABILITY							PER OTH- STATUTE ER	1		
ANY PROPRIETOR/PARTNER/EXECUTIVE			Q97-0972846	05/01/20	017	05/01/2018	E.L. EACH ACCIDENT	\$	1,000,000	
OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N / A						E.L. DISEASE - EA EMPLOYE	E\$		
If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$		
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHIC	LES (	ACOR	D 101, Additional Remarks Schedu	lle, may be attached if	f more	space is requir	ed)			
Kilwins Chocolates Franchise, Inc. and Kilv basis with regards to General Liability and										
basis with regards to General Liability and Umbrella. Wavier of Subrogation with regards to General Liability, Automobile Liability, Umbrella where indicated in favor of Kilwins Chocolates Franchise, Inc. and Kilwin's Quality Confections, Inc										
30 day notice of cancellation per the GU128										
CERTIFICATE HOLDER	CANCELLATION									
Kilwins Chocolate Franchise Inc.				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

Keley Youker

Kilwin's Quality Confections Inc. 1050 Bay View Road Petoskey, MI 49770