



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
02/06/2020

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 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).

PRODUCER Gilsenan and Company LLP 213 E Ridgewood Avenue P O Box 785 Ridgewood	CONTACT NAME: John Gilsenan PHONE (A/C, EXT.): (201) 445-1600 FAX (A/C, NO.): (201) 445-5343 E-MAIL ADDRESS: john@gilsenaninsurance.com
INSURED PDMC Enterprises Inc, T/A Kilwins of Ridgewood 121 East Ridgewood Avenue Ridgewood	INSURER(S) AFFORDING COVERAGE INSURER A: Backboard Insurance Company INSURER B: New Hampshire Insurance Company INSURER C: Berkshire Hathaway Guard Ins Co INSURER D: INSURER E: INSURER F:
INSURANCE INFORMATION NJ 07451-0785	NAIC #

COVERAGES **CERTIFICATE NUMBER:** CL202600483 **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	ADDITIONAL INSURED (Y/N)	POLICY NUMBER	POLICY EFF. DATE (MM/DD/YYYY)	POLICY EXP. DATE (MM/DD/YYYY)	LIMITS	
						EACH OCCURRENCE	PER ANNUAL OCCURRENCE
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y	HIBP-14315-02	04/23/2020	04/23/2021	\$ 1,000,000	\$ 300,000
A	AUTOMOBILE LIABILITY		HIBP-14315-02	04/23/2020	04/23/2021	\$ 1,000,000	\$ 10,000
A	<input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRER AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY		HIBP-14315-02	04/23/2020	04/23/2021	\$ 1,000,000	\$ 1,000,000
B	<input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> UMBRELLA LIAB DED: RETENTION \$ OCCUR CLAIMS-MADE		043746697	04/23/2020	04/23/2021	\$ 1,000,000	\$ 1,000,000
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> (Mandatory in NH) DESCRIPTION OF OPERATIONS below Y/N <input type="checkbox"/> N <input type="checkbox"/> N/A		PDWCC060436	11/21/2019	11/21/2020	\$ 1,000,000	\$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Kilwins Chocolates Franchise Inc, and Kilwin's Quality Confections, Inc are included as additional insured on a Primary and Non-Contributory basis with regards to General Liability, Automobile Liability and Umbrella. Waiver of Subrogation with regards to General Liability, Automobile Liability, and Umbrella in favor of Kilwin's Chocolates Franchise, Inc and Kilwin's Quality Confection, Inc

CERTIFICATE HOLDER **CANCELLATION**

Kilwin's Chocolates Franchise, 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 
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