KILWWES-01 EBARRETT

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 2/8/2022

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 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
KRA Insurance Agency, Inc.
871 Mountain Avenue
Springfield, NJ 07081

CONTACT NAME: Elaine Barrett, CISR
PHONE (A/C, No, Ext): (973) 671-0047 1339 FAX (A/C, No): (973) 232-2825
E-MAIL ADDRESS: Elaineb@krainsurance.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Selective Fire & Casualty Ins	14377
INSURER B : Selective Casualty Insurance Company	14376
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED
d/b/a Kilwins Westfield
Delightful Sensations, LLC
Attn: Larry Rogers
23 Shelley Road
Springfield, NJ 07081

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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$ 2,000,000
	CLAIMS-MADE X OCCUR	X	X	S 2200739	2/1/2022	2/1/2023	DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 300,000
							MED EXP (Any one person)	$ 10,000
							PERSONAL & ADV INJURY	$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 6,000,000
	POLICY PRO-JECT LOC						PRODUCTS - COMP/OP AGG	$ 6,000,000
	OTHER:						HIRED NON OWNED	$ Included
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
A	X UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	$ 1,000,000
	EXCESS LIAB CLAIMS-MADE	X	X	S 2200739	2/1/2022	2/1/2023	AGGREGATE	$
	DED X RETENTION $ 0						Aggregate	$ 1,000,000
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						X PER STATUTE / OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) Y / N	N / A		WC 9032215	2/1/2022	2/1/2023	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)
With reespect to General Liability & Umbrella, Kilwins Chocolates Franchise, Inc. and Kilwins Quality Confections Inc., Summit Downtown Partners, LLC and 54-74 South Street, LLC are included as Additional Insured only when required by written contract per policy conditions and exclusions. - Hired/Non-Owned Coverage is part of the General Liability. There is no separate auto policy. - Under General Liability Primary and/or Not Contributory and Waiver of Subrogation is provided for the Additional Insured when it is required by written contract. -Waiver of Subrogation on Workers Compensation is not available in the State of New Jersey (see attached documentation that may help)
- Selective Insurance Rating is A Rated or better by AM Best. -Umbrella is not a follow form - 30 Day Notice of Cancellation is provided
-Umbrella provides Waiver of Subrogation
LOCATIONS OF PROPERTIES: 9 Elm Street Westfield, NJ

CERTIFICATE HOLDER

Kilwins Chocolates Franchise, Inc. & Kilwins Quality Confections Inc.
1050 Bay View Road
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

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