

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 09/21/2023

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.

PRO The	^{DUCER} Markey Insurance Group 0 Holcomb Bridge Rd Ste 730		770)-640-1232 	CONTACT David Markey PHONE (A/C, No, Ext): 770-640-1232 E-MAIL ADDRESS: david@markeyinsurance.com					
2650 A l ph	0 Holcomb Bridge Rd Ste 730 haretta, GA 30022									
•	,				ADDRE			RDING COVERAGE		NAIC#
					INSURE	RA: Travele	• •			
INSURED BRIDGES CHOCOLATIER LLC					INSURER B:					
2410 COMMERCE ST ALPHARETTA,GA,30009					INSURE	RC:				
	, ,				INSURE	RD:				
					INSURE	RE:				
						INSURER F:				
				NUMBER:				REVISION NUMBER:		
IN C E	HIS IS TO CERTIFY THAT THE POLICIES IDICATED. NOTWITHSTANDING ANY RERTIFICATE MAY BE ISSUED OR MAY SCLUSIONS AND CONDITIONS OF SUCH	EQUIR PERT POLIC	REME AIN, CIES.	NT, TERM OR CONDITION THE INSURANCE AFFORDI LIMITS SHOWN MAY HAVE	OF AN ED BY	Y CONTRACT THE POLICIE: REDUCED BY	OR OTHER I S DESCRIBEI PAID CLAIMS.	DOCUMENT WITH RESPE D HEREIN IS SUBJECT TO	ст то	WHICH THIS
INSR LTR		ADDL INSD	SUBR	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s	4 000 004
Α	X COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE	\$	1,000,000
	X CLAIMS-MADE OCCUR			6803S73264A		06/04/2023	06/04/2024	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	300,000 5,000
								MED EXP (Any one person)	\$	1,000,000
								PERSONAL & ADV INJURY	\$	2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY X PRO- LOC							GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	\$	2,000,000
	OTHER:							PRODUCTS - COMP/OP AGG	\$,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	AUTOMOBILE LIABILITY			6803S73264A		06/04/2023	06/04/2024	COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000
A	ANY AUTO OWNED AUTOS ONLY SCHEDULED AUTOS			0003373204A		00/04/2023	00/04/2024	BODILY INJURY (Per person)	\$	<u> </u>
								BODILY INJURY (Per accident)	\$	
	HIRED AUTOS ONLY NON-OWNED AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$	
									\$	
Α	X UMBRELLA LIAB X OCCUR			CUD20075022		06/04/2023	06/04/2024	EACH OCCURRENCE	\$	1,000,000
	EXCESS LIAB CLAIMS-MADE	Y		CUP3S975833				AGGREGATE	\$	
	DED RETENTION \$							PER OTH-	\$	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY							STATUTE ER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N/A						E.L. EACH ACCIDENT	\$	
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT		
	DESCRIPTION OF OPERATIONS DEIOW							E.L. DISEASE - POLICY LIMIT	Э	
DES	CRIPTION OF OPERATIONS / LOCATIONS / VEHIC	LES (A	CORD	101, Additional Remarks Schedu	le, may b	e attached if more	e space is require	ed)		
ADI	DITIONAL INSURED: SCP ALPHA	ARET	TA	RESIDENTIAL						
ΔΟΙ	DITIONAL INSURED GUARANTE	=D								
_										
CE	RTIFICATE HOLDER			1	CANO	CELLATION				
KILWINS CHOCOLATES FRANCHISE INC C1050 BAY VIEW ROAD PETOSKEY, MI 49770 678-923-7920						SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
CLAMOS@KILWINSFRANCHISE.COM					ALITHO	RIZEN REPRESE	NTAT I VE			

ACORD 25 (2016/03)

© 1988-2015 ACORD CORPORATION. All rights reserved.

Qudi Brown

NOTEPAD

INSURED'S NAME Bridges Chocolatier LLC

BRIDG-2 OP ID: JB PAGE 2 Date 07/22/2022

Kilwins Chocolates Franchise, Inc and Kilwins Quality Confections, Inc are listed as additional insured on primary and non-contributory basis with regards to General Liability, Automobile Liability and Umbrella as waiver of subrogation as regards to Workers Compensation Employers Liability, General Liability and Automobile Liability. Umbrella Liaiblity in favor of Kilwins Chocolates Franchise, Inc and Kilwins Quality Confections Inc.