

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/17/2017

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 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).

terms and conditions of the policy, certificate holder in lieu of such endo	rsemer	nt(s).	les may require an endorse	FACT				
RODUCER SKIP SORENSEN, A	700		NAMI	E: Brenda Sor		FAX G	20 500	0626
300 S COUNTY FAR		- D IAIC.	PHONE (A/C, No, Ext): 630-588-9590 Ext 227 (A/C, No): 630-588-9626 EMAIL ADDRESS: Brenda Sorensen.skn0@StateFarm.com					
			E-WA ADDI					
WHEATON, IL 6018	5		INSURER(S) AFFORDING COVERAGE				NAIC#	
NIGORAFE .				INSURER A: State Farm Fire and Casualty Company				25143
				INSURER B : State Farm Mutual Automobile Insurance Company				25178
NSURED REPUBLIC SYSTEMS, LLC				INSURER C:				
100 N HALE STREET				IRER D :				
WHEATON, IL 60187-5113				JRER E :				
COVERAGES CERTIFICATE NUMBER:				INSURER F:		REVISION NUMBER:		
				REEN ISSUED TO	THE MOUDI	TO MAMED ABOVE FOR T	HE PO	LICY PERIOD
THIS IS TO CERTIFY THAT THE POLICINDICATED. NOTWITHSTANDING ANY CERTIFICATE MAY BE ISSUED OR MATERIAL EXCLUSIONS AND CONDITIONS OF SUCCESSIONS.	KEQUIR	EIVIEIV	THE INCURANCE AFFORDED	BY THE POLICIES IN REDUCED BY	S DESCRIBE PAID CLAIMS.	D HEREIN IS SUBJECT TO	O ALL	THE TERMS,
	ADDL	SUBR		POLICY EFF	POLICY EXP (MM/DD/YYYY)	LIMITS	s	
TYPE OF INSURANCE		WVD	POLICY NUMBER	(IVIIVI/DDITTIT)	TAMES OF LATE	EACH OCCURRENCE	\$	2,000,000
A GENERAL LIABILITY	Y	Y				DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	300,000
COMMERCIAL GENERAL LIABILITY						MED EXP (Any one person)	\$	10,000
CLAIMS-MADE X OCCUR	4		93-EA-Y696-0	09/19/2017	09/19/2018	PERSONAL & ADV INJURY	\$	2,000,000
X PRIMARY & NON-CONTRIB.		1				GENERAL AGGREGATE	\$	4,000,000
X HIRED & NONOWNED AUTO	S					The second secon	\$	4,000,000
GEN'L AGGREGATE LIMIT APPLIES PER:			10			PRODUCTS - COMP/OP AGG	\$	1,000,000
X POLICY PRO- LOC						COMBINED SINGLE LIMIT		
AUTOMOBILE LIABILITY	Y					(Ea accident)	\$	100,000
ANY AUTO	L.	4	P16 9559-F16-13E	06/16/2017	12/16/2017	BODILY INJURY (Per person)	\$	
ALL OWNED SCHEDULED						BODILY INJURY (Per accident) PROPERTY DAMAGE		300,000
NON-OWNED						(Per accident)	\$	100,000
HIRED AUTOS AUTOS							\$	
		╗	1			EACH OCCURRENCE	\$	SEATT TRANSPORTED AND THE
UMBRELLA LIAB OCCUR	L_		J			AGGREGATE	\$	
EXCESS LIAB CLAIMS-M	ADE		-				\$	
DED RETENTION\$	_					WC STATU- OTH- TORY LIMITS ER		
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	IN					E.L. EACH ACCIDENT	\$	
ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICE/MEMBER EXCLUDED?	N/	A	1			E.L. DISEASE - EA EMPLOYE	E \$	TE DIRECTION OF STREET
(Mandatory in NH)	_		4			F L DISEASE - POLICY LIMIT	Village and	
If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DIOLAGE TOLIGH		
S In the second								
	L							
DESCRIPTION OF OPERATIONS / LOCATIONS / \	EHICLES	(Attac	h ACORD 101, Additional Remarks Sci	nedule, if more space	e is required)			520.32
1				- Additional Inch	grad on Prims	ary and Non-Contributory b	asis w	ith regards to
Kilwins Chocolates Franchise, Inc. and General Liability and Automobile Liabili	hy and \	Naive	of Subrogation with regards to	o General Liabili	ty in favor of I	Kilwins Chocolates Franch	ise, Ind	and Kliwin's
General Liability and Automobile Liabili	cy unio							
Quality Confections, Inc.								
LOCATION OF OPERATION: 100 N H	ALE ST	, WHI	EATON, IL 60187-5113					
						- No. 1994 - 1994 - 1994 - 1994 - 1994 - 1994 - 1994 - 1994 - 1994 - 1994 - 1994 - 1994 - 1994 - 1994 - 1994 -		
CERTIFICATE HOLDER				CANCELLATIO	N		-	
CERTIFICATE HOLDER								

Kilwins Chocolates Franchise, Inc. Kilwin's Quality Confections 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.

ANTHORIZED REPRESENTATIVE

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