OP ID: TW

DATE (MM/DD/YYYY)

CERTIFICATE OF LIABILITY INSURANCE

01/05/2024

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	336-218-7470	CONTACT Tonya Williams				
Southeastern Agency Group,Inc. 1501 Highwoods Blvd., St # 402 Greensboro, NC 27410 John Suggs		PHONE (A/C, No, Ext): 336-218-7470	FAX A/C, No): 336-218-7487			
		E-MAIL ADDRESS: twilliams@sagnc.com				
		INSURER(S) AFFORDING COVERAGE	NAIC #			
		INSURER A: Travelers	25658			
INSURED Bcpi Confections, Llc		INSURER B :				
Oba Kilwins		INSURER C:				
Bryan Davis 5509 Stonebridge Road Pleasant Garden, NC 27313-8226		INSURER D :				
		INSURER E :				
Control of the Contro		INSURER F:				
001/504050	CERTIFICATE NUMBER	REVISION NUM	RER.			

COVERAGES	CERTIFICATE NUMBER:	REVISION NOMBER.
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EVELLISIONS AND COND	ITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE	REEN REDUCED BY PAID CLAIMS.
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INSR LTR		TYPE OF INSURANCE	ADDL.	SUBR	POLICY NUMBER	POLICY EFF	POLICY EXP	LIMIT	S	
A		COMMERCIAL GENERAL LIABILITY	HASD	4400				EACH OCCURRENCE	\$	1,000,000
- 3		CLAIMS-MADE OCCUR	x	x	BIP9W853797	01/05/2024	01/05/2025	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	300,000
	Х	Business Owners	^	^				MED EXP (Any one person)	\$	5,000
1		-						PERSONAL & ADV INJURY	\$	1,000,000
	CEN	L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	2,000,000
	GEN	POLICY PRO- LOC						PRODUCTS - COMP/OP AGG	\$	2,000,000
		OTHER:							\$	
Α	AUT	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000
		ANY AUTO			BIP9W853797	01/05/2024	01/05/2025	BODILY INJURY (Per person)	\$	
		OWNED SCHEDULED AUTOS ONLY						BODILY INJURY (Per accident)	\$	
	Х	HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$	
		AUTOS ONLY AUTOS ONLY							\$	
Α	Х	UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$	1,000,000
		EXCESS LIAB CLAIMS-MADE			9W856947	01/05/2024	01/05/2025	AGGREGATE	\$	
		DED RETENTION\$							\$	
A	WOR	KERS COMPENSATION						X PER OTH-		
		EMPLOYERS' LIABILITY PROPRIETOR/PARTNER/EXECUTIVE Y/N		х	UB9W854813	01/05/2024	01/05/2025	E.L. EACH ACCIDENT	S	1,000,000
	OFFI	CER/MEMBER EXCLUDED?	N/A					E L. DISEASE - EA EMPLOYEÉ	s	1,000,000
	If ves	, describe under CRIPTION OF OPERATIONS below						E L DISEASE - POLICY LIMIT	\$	1,000,000
	DESI	CRIFTION OF OPERATIONS DEIOW						PROPERTY		390,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER	CANCELLATION
Kilwins Chocolates Franchise, Inc. Kilwin's Quality	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
Confections Inc 1050 Bay View Rd	AUTHORIZED REPRESENTATIVE

ACORD 25 (2016/03)

Petoshey, MI 49770

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NOTEPAD:

HOLDER CODE KILWINS

INSURED'S NAME Bcpi Confections, Llc

BCPIC-1 OP ID: TW

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Date 01/05/2024

Kilwins Chocolates Franchise, Inc and Kilwin's Quality Confections, Inc are listed as Additional Insured on Primary and Non-Contributory basis with regards to General Liability. Waiver of Subrogation with regards to Workers Compensation/Employers Liability and General Liability.

Umbrella coverage is a follow form.