

CERTIFICATE OF LIABILITY INSURANCE

07/10/2020

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(les) 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). PRODUCER CONTACT Catherine A. McCready BKC Insurance Services PO Box 326 220 Water Street PHONE (A/C, No, Ext): 231-627-4381 E-MAIL ADDRESS: cmccready@bkcinsurance.com FAX (A/C, No): 231-627-5171 Cheboygan, MI 49721 Catherine A. McCready INSURER(S) AFFORDING COVERAGE NAIC# INSURER A: Cincinnati Insurance Company 10677 Dar's Hallmark, Inc. INSURED INSURER B; Plaza 27, 1006 S. Main St. INSURER C: Cheboygan, MI 49721 INSURER D: INSURER E : INSURER F : COVERAGES **CERTIFICATE NUMBER: REVISION NUMBER: 1** 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. ADDL SUBR TYPE OF INSURANCE POLICY NUMBER LIMITS X COMMERCIAL GENERAL LIABILITY 1,000,000 EACH OCCURRENCE s DAMAGE TO RENTED PREMISES (Ea occurrence) CLAIMS-MADE X OCCUR X ECP0388064 07/15/2020 07/15/2021 χ 1,000,000 \$ 10,000 MED EXP (Any one person) \$ 1,000,000 PERSONAL & ADV INJURY \$ GEN'L AGGREGATE LIMIT APPLIES PER: 2,000,000 \$ GENERAL AGGREGATE 2,000,000 POLICY PRODUCTS - COMP/OP AGG \$ OTHER: COMBINED SINGLE LIMIT (Ea accident) AUTOMOBILE LIABILITY \$ 1,000,000 X EBA 038 80 64 07/15/2020 07/15/2021 BODILY INJURY (Per person) Х \$ ANY AUTO ALL OWNED AUTOS SCHEDULED BODILY INJURY (Per accident) \$ AUTOS NON-OWNED PROPERTY DAMAGE (Per accident) Х \$ HIRED AUTOS AUTOS \$ UMBRELLA LIAB Х 1,000,000 OCCUR **EACH OCCURRENCE** \$ **EXCESS LIAB** CLAIMS-MADE Х X ECP0388064 07/15/2020 07/15/2021 1,000,000 AGGREGATE \$ DED X RETENTION\$ ŝ WORKERS COMPENSATION PER STATUTE AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? E.L. EACH ACCIDENT S N/A (Mandatory In NH) If yes, describe under DESCRIPTION OF OPERATIONS below E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) **CERTIFICATE HOLDER** CANCELLATION KILWI-2 SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. Kilwins ChocolateFranshise.inc & Kilwin's Quality Confections 1050 Bay View Rd. AUTHORIZED REPRESENTATIVE Petoskey, MI 49770 Catherine A. McCready

NOTEPAD

INSURED'S NAME Dar's Hallmark, Inc.

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Kilwins Chocolates Franchise, Inc. and Kilwin's Quality Confections, Inc. are listed as Additional Insured on Primary and Non-Contributory basis with regard to General Liability, Automobile Liability and Umbrella. Waiver of Subrogation with regard to General Liability, Automobile Liability, Umbrella in favor of Kilwin's Chocolates Franchise, Inc. and Kilwin's Quality Confections, Inc. Umbrella coverage is following form. Thirty (30) day notice of cancellation or non-renewal.