

CCHERKES



DATE (MM/DD/YYYY) 4/26/2021

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).

This certificate does not confer rights to the certificate holder in lieu of siproducer J.W. Hirschfeld Agency, Inc. 326 New York Ave Huntington, NY 11743						contact Christine I Cherkes Contact Christine I Cherkes FAX (A/C, No): (631) 421-3015 E-MAIL																
													•				INSURER(S) AFFORDING COVERAGE NAIC #					NAIC#
																		INSURER A : Ohio Security Insurance Company				24082
INSURED SJH Sweets LLC 293 Main Street Huntington, NY 11743						INSURER B : Utica Specialty Risk Ins Co.				43451												
						INSURER C:																
						R D :																
						INSURER E: INSURER F:																
															NUMBER:				REVISION NUMBER:			
IN C	HIS IS TO CERTIFY THAT THE POLICIE IDICATED. NOTWITHSTANDING ANY R ERTIFICATE MAY BE ISSUED OR MAY XCLUSIONS AND CONDITIONS OF SUCH	EQUI PER	IREMI TAIN,	ENT, TERM OR CONDITIO THE INSURANCE AFFOR	N OF A	NY CONTRAI THE POLIC	CT OR OTHEFIES DESCRIB	R DOCUMENT WITH RESPE ED HEREIN IS SUBJECT 1	ECT TO	WHICH THIS												
INSR LTR			SUBR		DELIVI	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	'S													
A	COMMERCIAL GENERAL LIABILITY	INSD	WVD	T GEIGT NOMBER		(IMIMI/DD/TTTT)	(MIMI/DD/TTTT)	EACH OCCURRENCE	s	2,000,000												
	CLAIMS-MADE X OCCUR	х	х	BZS55480689		3/8/2021	3/8/2022	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	2,000,000												
								MED EXP (Any one person)	\$	15,000												
								PERSONAL & ADV INJURY	\$	2,000,000												
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$	4,000,000												
	POLICY PRO- LOC							PRODUCTS - COMP/OP AGG	\$	4,000,000												
	OTHER:							COMBINED SINGLE LIMIT	\$	2 000 000												
Α	AUTOMOBILE LIABILITY			BZS55480689		3/8/2021	3/8/2022	(Ea accident)	\$	2,000,000												
	ANY AUTO OWNED SCHEDULED	X	X					BODILY INJURY (Per person)	\$													
	AUTOS ONLY AUTOS							BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	\$													
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY							(Per accident)	\$													
	UMBRELLA LIAB OCCUR							EAGU GOGUPPENOE	\$													
	EXCESS LIAB CLAIMS-MADE							EACH OCCURRENCE AGGREGATE	\$													
	DED RETENTION \$							AGGILGATE	s s													
В	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY							PER OTH- STATUTE ER	_													
		N/A	Х	5437423		4/8/2021	4/8/2022	E.L. EACH ACCIDENT	\$	1,000,000												
	(Mandatory in NH)							E.L. DISEASE - EA EMPLOYEE	\$	1,000,000												
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$	1,000,000												
DES	CRIPTION OF OPERATIONS / LOCATIONS / VEHICI in's Chocolates Franchise, Inc, and Kilv	LES (/	ACORE	101, Additional Remarks Schedu	ile, may b	e attached if mor	e space is requi	red)		aia with												
rega	rds to General Liability and Hired and N	lon-C)wne	d Automobile Liability. Wa	aiver of	Subrogation	with regards	to General Liability, Auto	ory ba: omobil	e Liability and												
	kers Compensation/Employers Liability	in fa	vor c	f Kilwins Chocolates Fran	chise, I	n and Kilwin'	s Quality Cor	nfections, Inc.		-												
ou u	ay notice of cancellation applies																					
CE	RTIFICATE HOLDER				CANO	CELLATION																
					SHO	OULD ANY OF	THE ABOVE D	ESCRIBED POLICIES BE C	ANCEL	LED BEFORE												
Kilwins Chocolates Franchise Inc						EXPIRATION	N DATE TH	IEREOF, NOTICE WILL														
Kilwins Quality Confections Inc					ACC	ACCORDANCE WITH THE POLICY PROVISIONS.																
	1050 Bay View Road Petoskey, MI 49770					AUTHORIZED REPRESENTATIVE																
	. 5.55.55, 1811 757 75				1 -	eric themse	196 100 076															

From: David Previglian

Sent: 8 Mar 2021 15:58:04 +0000

To: vpetrungaro@jwhinsurance.com

Subject: RE: Evidence of Property Insurance

Good Morning Valerie,

Thank for sending over an updated copy of the EOP. Could you also send the updated copy of the COI?

Thank You,

David Previglian *Franchise Business Consultant*Kilwins Chocolates Franchise, Inc. 1050 Bay View Road Petoskey, MI 49770 Cell: 609.707.5194

Email: dpreviglian@kilwinsfranchise.com



From: Valerie Petrungaro < vpetrungaro@jwhinsurance.com>

Sent: Monday, March 8, 2021 10:50 AM

To: David Previglian <dpreviglian@kilwinsfranchise.com>

Subject: Evidence of Property Insurance

Evidence of Property Insurance for SJH Sweets, LLC - Liability certificate to follow

J.W. Hirschfeld Agency, Inc. 326 New York Avenue Huntington, NY 11743 631-421-2525

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