

CERTIFICATE OF LIABILITY INSURANCE

KILWI-1

OP ID: KP DATE (MM/DD/YYYY)

07/23/2019

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).

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PRODUCER Hutt Insurance Agency, Inc. 3106 W. 23rd Street Panama City, FL 32405-1842 Hutt Insurance Agency, Inc.		CONTACT Hutt Insurance Agency, Inc.				
		PHONE (A/C, No, Ext): 850-769-4888	X C, Noj: 850-763-4888			
		E-MAIL ADDRESS:				
		INSURER(S) AFFORDING COVERAGE	NAIC #			
		INSURER A: Old Dominion Insurance Co.				
INSURED	Kilwin's Chocolate & Ice Cream	INSURER B:				
	Emerald Coast ConfectionaryDBA 821 Pier Park Dr #100	INSURER C :				
	Panama City Beach, FL 32413	INSURER D:				
	•	INSURER E				
		INSURER F:				
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REVISION NUMBER:

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.

INSR LTR		TYPE OF INSURANCE	ADDL	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s	
Α	Х	CLAIMS-MADE X OCCUR	х	BPG3480R	02/05/2019	02/05/2020	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ \$	1,000,000 500,000
l i		OB MINO IN IDE	^			000	MED EXP (Any one person)	\$	10,000
							PERSONAL & ADV INJURY	\$	1,000,000
	GEN	LAGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	\$	2,000,000
	X	POLICY PRO- JECT LOC					PRODUCTS - COMP/OP AGG	\$	2,000,000
. 1		OTHER:						\$	
	AUT	OMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)	\$	500,000
Α		ANY AUTO		BPG3480R	02/05/2019	02/05/2020	BODILY INJURY (Per person)	\$	
1		ALL OWNED X SCHEDULED AUTOS					BODILY INJURY (Per accident)	\$	
	X	HIRED AUTOS NON-OWNED AUTOS					PROPERTY DAMAGE (Per accident)	\$	
								\$	
	Х	UMBRELLA LIAB X OCCUR					EACH OCCURRENCE	\$	2,000,000
Α		EXCESS LIAB CLAIMS-MADE		CUG3480R	02/05/2019	02/05/2020	AGGREGATE	\$	2,000,000
		DED RETENTION \$						\$	
		KERS COMPENSATION EMPLOYERS' LIABILITY					PER OTH- STATUTE ER		
1	ANY I	PROPRIETOR/PARTNER/EXECUTIVE CER/MEMBER EXCLUDED?	N/A		51		E.L. EACH ACCIDENT	\$	
	(Man	datory in NH)	117.7				E.L. DISEASE - EA EMPLOYEE	\$	
	If yes DES(, describe under CRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT	\$	
		ON OF OPERATIONS / LOCATIONS / VEHICL							

Kilwin's Chocolates Franchise Inc & Kilwins Quality Confections Inc are listed as additional insured on primary & non-contributory basis with regards to general liability, automobile liability & umbrella. See Notes***

CERTIFICATE H	OLDER
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CANCELLATION

Kilwins Chocolate Franchise 1050 Bay View Rd 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.

AUTHORIZED REPRESENTATIVE

NOTEPAD

INSURED'S NAME Kilwin's Chocolate & Ice Cream

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***Waiver of subrogation applies in favor of Kilwins Chocolates Franchise Inc and Kilwins Quality Cnfections Inc with regards to general liability, auto liability and umbrella 30 day notice of ancellation applies.