



CANNABIS AND HEMP INSURANCE PROGRAM

Medicinal and Recreational Operations

COVERAGES	CLASSIFICATIONS
<ul style="list-style-type: none"> ➤ General Liability (Occurrence Form) <ul style="list-style-type: none"> ○ Up to \$2.0M / \$2.0M ○ Hired and Non-Owned \$1.0M ○ Primary and Non-Contributory ○ Pesticide Applicators Endorsement \$250,000 ➤ Product Liability (Claims Made Form) <ul style="list-style-type: none"> ○ Up to \$1.0M / \$2.0M ○ \$1,250.00 Minimum Premium ○ Duty to Defend/Defense Outside ➤ Excess Liability (Occurrence Form) <ul style="list-style-type: none"> ○ Up to \$4.0M Occurrence /Aggregate ➤ Property (ISO Forms) <ul style="list-style-type: none"> ○ Up to \$10.0M Real and BPP Limits ○ Property endorsement <ul style="list-style-type: none"> ▪ Cargo ▪ Employee Dishonesty ▪ Money & Securities ○ Finished Stock – No Sub-Limits on Theft ○ Loss of Income (ALS) ➤ Crop (Living Plants in Process) <ul style="list-style-type: none"> ○ Up to \$10.0M Living Plants ○ No Sub-Limits on Theft ➤ Equipment Breakdown (Admitted Carrier) <ul style="list-style-type: none"> ○ Up to \$10.0M Limits ○ Loss of Income (ALS) ➤ Stock Throughput (ALLRISK Form) <ul style="list-style-type: none"> ○ Up to \$50.0M ○ In-Transit / Cargo ○ Money and Securities ○ Living Plants and Finished Stock ○ Products Recall (Property) ○ Contamination ➤ Workers Compensation 	<ul style="list-style-type: none"> ➤ Cultivators <ul style="list-style-type: none"> ○ Indoor ○ Outdoor ○ Greenhouses ➤ Processors / Harvesters <ul style="list-style-type: none"> ○ Owned ○ Sub-Contracted ➤ Manufactures <ul style="list-style-type: none"> ○ Cannabis Products ○ Equipment ➤ Wholesaler / Distributors <ul style="list-style-type: none"> ○ Brokers ➤ Transporters <ul style="list-style-type: none"> ○ Owned ○ Sub-Contracted ➤ Franchisers <ul style="list-style-type: none"> ○ In State or Multi State ➤ Dispensaries / Retail ➤ Laboratory <ul style="list-style-type: none"> ○ Owned ○ 3rd Party Contracts ➤ Property Managers ➤ Landlords / Building Owners ➤ Tobacco Retail Stores ➤ Garden Stores <ul style="list-style-type: none"> ○ Retail and Wholesale ○ Hydroponics ➤ Cannabis Schools and Events