

PREFERRED RISK PROGRAM

For Small and Medium-Sized Cannabis Businesses

Cannasure Insurance Services is the premier, full-service wholesale broker and MGA created exclusively to serve the cannabis and hemp industry. For over 10 years, Cannasure has been at the forefront of the industry providing retail insurance agents with unparalleled depth of knowledge, comprehensive risk assessments and leading-edge product offerings. Cannasure provides unmatched protection to cannabis and hemp businesses helping them thrive.

Our Preferred Risk Program ensures that small to medium-sized cannabis businesses have the right-sized protection.

GENERAL LIABILITY:

- \$1M/\$2M limits for all risks
- Available in all Cannabis-Legal States
- Square Footage rating available for Bakeries, Cultivation, Labs, Processors and Warehouses

PRODUCTS COVERAGE:

- \$100K/\$300K limit available for small business
- Retail, dispensary, and cultivation risks
- New ventures or small businesses with \$5M receipts or less
- Available in all Cannabis-Legal States

PROPERTY COVERAGE:

- Up to \$5M TIV for BPP, Tenant Improvements, Business Income, and Building and can include up to \$1M TIV for Finished Stock, Harvested Stock, Indoor Crop Coverage
- Higher limits may be available for “best in class” operations

BUILDER’S RISK COVERAGE:

- Up to \$2.5M TIV for Renovations or Ground-up construction
- Soft costs available up to \$25,000
- Theft coverage available up to \$25,000
- No General Liability deductible required

INLAND MARINE COVERAGES:

- Mono-line Inland Marine Coverage Available
- Contractor’s or Scheduled Equipment
 - + Up to \$50k per item / \$100k any loss
- Bailees/Cash in Transit
 - + Includes Stock and Harvested Material
 - + Up to \$250k limits
- Property/Cash in Transit
 - + Up to \$250k limits

LESSOR’S RISK COVERAGE:

- Up to \$5M TIV
- Wide Range of Tenants Permitted
- Some vacancy allowed
- No General Liability deductible required

ELIGIBLE RISKS:

- Lessor’s Risk Only
- Dispensary/Retailer
- Indoor, Greenhouse, and Outdoor Cultivation
- Processing/Packaging
- Manufacturing and Extractions
- Distribution and Delivery
- Lab, Schools, Consultants
- Wholesalers
- Warehouse/Storage
- Cannabis Cultivation Contractor
- Cannabis Harvest/Trim Contractor