



CANNABIS FLOOD

Cannasure has multiple flood coverage offerings to protect your cannabis clients from water damage that's currently excluded in the typical property coverage form – including named storm, heavy deluge, “wrong place, wrong time” or any number of reasons excess water overwhelms an area and eventually your client's structure, operations, building & contents.

PROGRAM HIGHLIGHTS:

- Up to \$15M per location or single building coverage
- Max TIV up to \$100M at up to 30 locations
- Separate BPP/Contents AND Tenant Improvements/Betterments coverage available (within max TIV)
- Flexible deductibles
- RCV to max limit
- Business interruption/income coverage (up to 10% of max limit)
- Usually written as Primary coverage, but Excess option available too
- Some appetite exclusions exist
- Prior losses are reviewed on case by case basis
- No waiting period to be effective
- All 50 states except Louisiana south of I-10

KEY EXCLUSIONS:

- Individual machinery or item valued over \$100,000
- Industry Property (ie, Cannabis inventory)
- ¼ mile minimum distance to tidal water

SUBMISSION REQUIREMENTS:

- Completed application
- SOV with COPE info
- Loss history (if applicable)
- Target premium

“A+” RATED CARRIER (VIA A.M. BEST)



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