

## EXCLUSIVE CANNABIS & HEMP MGA PROGRAM

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 Agents and Brokers 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.

### UP TO \$55M PER LOCATION PROPERTY CAPACITY:

- Standard ISO-based forms and Special Cause of Loss for Building, BPP, TI&B
- Business Income
- Equipment Breakdown Coverage
- Living Plant Material, Goods in Process and Completed Stock Options (All Risk)
- Options include Expanded Property, Transit, Sewer and Drain, Ordinance or Law
- Pesticide/Fertilizer coverages built into form

### EXCESS PROPERTY UP TO \$20M PER LOCATION:

- Will sit over any "A" rated Property carrier
- Prefer to match underlying limit (\$10M xs \$10M; \$20M xs \$20M)

### GENERAL LIABILITY UP TO \$6M/\$6M:

- Standard ISO Occurrence form with no deductible and defense outside limits
- Assault and Battery Coverage (Buyback)

### PRODUCTS AND COMPLETED OPERATIONS UP TO \$5M/\$5M:

- Standard Claims Made ISO form with \$2,500 base deductible and defense within
- Deductibles up to \$100,000
- Meaningful pesticide and fertilizer coverages built in
- Options include \$250,000 Product Withdrawal Expense Coverage
- \$50,000 Professional Liability Sublimit

### AVAILABLE NATIONWIDE:

- Ability to issue a single policy to MSOs

### PROGRAM CARRIER IS A.M. BEST RATED A- VIII:

- Property and General Liability can be written as a package or monoline

# WE'VE GOT YOU COVERED.

We offer the best insurance coverage in the cannabis industry.

COVERAGE EXPERTISE					
	CULTIVATORS	DISPENSARIES	PROCESSORS & MANUFACTURERS	LANDLORDS	TESTING LABORATORIES
General Liability	✓	✓	✓	✓	✓
Product Liability	✓	✓	✓		✓
All Risk Property	✓	✓	✓	✓	✓
Equipment Breakdown	✓	✓	✓		✓
Stock/Inventory	✓	✓	✓		✓
Living Plant (Crop)	✓	✓	✓		✓
Auto	✓	✓	✓	✓	✓
Workers' Compensation	✓	✓	✓		✓
Directors & Officers Liability	✓	✓	✓		✓
Employment Practices	✓	✓	✓		✓
Liability Crime	✓	✓	✓		✓
Cargo	✓	✓	✓		✓
Cyber	✓	✓	✓		✓
Flood	✓	✓	✓	✓	✓
Builders Risk	✓	✓	✓	✓	✓

## CULTIVATORS

Cannasure recognizes that Cultivators are confronted with a wide range of risk challenges including fire, theft, equipment breakdown and other inherent risks that impact the business. A recent concern for Cultivators has been losses relating to lighting, especially from high-density bulbs or high-pressure sodium bulbs. Many cannabis insurance companies are recommending the use of LED lights to mitigate fire losses within cultivation operations.

## PROCESSORS & MANUFACTURERS

Processors and Manufacturers of cannabis and hemp concentrates and edible products carry many of the same standards and regulatory requirements as vendors of everyday consumer based products found in stores. As with all consumer goods, the insurance claim impact is via Products Liability; Processors and Manufacturers should carry as much Products Liability coverage as available in the insurance marketplace. Product recall coverage is also available, however, check with your carrier whether they'll reimburse you for a voluntary recall (vs. a governmental/regulatory recall). Finally, a leading risk for Processors and Manufacturers occurs during the extraction process. Explosions can occur, causing damage to Property and more concerning, injuries to employees (Workers' Compensation claims).

## DISPENSARIES

Cannasure recognizes owners have worked hard to create the perfect dispensary. Burglary, vandalism, fire and other hazards can strike at any moment. Cannasure is here to mitigate the risks associated with these hazards.

## LANDLORDS

Cannasure's extensive industry experience proves to be of significant value when dealing with many of the inherent exposures and challenges confronted by landlord's that support the cannabis and hemp industry. It's critical for Landlords to make informed decisions on the various tenants in addition to the Cannabis tenant. It's hard enough to consistently offer coverage for Cannabis Landlords, however, adding the wrong mix of tenants could drive up the cost of insurance due to limited insurance options.

## TESTING LABORATORIES

Cannasure understands that local and state involvement on testing cannabis and hemp products is increasing every day. That's why it's becoming even more important to insure against liability and professional liability.

# CANNASURE

A SUBSIDIARY OF  
**ONE80**



SCAN + SHARE WITH  
YOUR INSURANCE AGENT  
TO GET A QUOTE.