CANNASURE

EXCLUSIVE CANNABIS MGA PROGRAM

With over 15 years of experience, Cannasure Insurance Services is the leading Cannabis MGA program. Cannasure has been a trusted partner of both agents & brokers and our reinsurance team, providing Underwriting expertise, in-depth risk assessments, exceptional customer service and thought leadership. We strive to stay ahead of market trends, ensuring that our clients receive the most comprehensive and cutting-edge insurance solutions available.

UP TO $65M PER LOCATION PROPERTY CAPACITY:

- Equipment Breakdown Coverage with a $250,000 spoilage sublimit
- Plenty of optional coverages including Expanded Property Enhancements, Property in Transit, Sewer and Drain, Ordinance or Law
- Agreed Value for properly insured buildings
- Our "Campus Blanket" option allows property to move around at multiple building locations
- New common sense wind/hail named storm deductible options

GENERAL LIABILITY UP TO $5M/$5M:

- Standard ISO Occurrence form with no deductible and defense outside the limits
- Assault and Battery Coverage
- Cyber Liability
- Higher Fire Legal limits

PRODUCTS LIABILITY UP TO $5M/$5M:

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

EXCESS LIABILITY $5M xs $5M:

- Provides an additional $5M layer of protection
- Applies to premises, products or both
- Requires Cannasure MGA underlying coverages

PROGRAM FEATURES & BENEFITS:

- **PROGRAM CARRIER IS A.M. BEST RATED A-VIII**
  - Generous Program flexibility options include policy extensions, short or long term policy periods as the needs arise, as well as monoline
  - Named Storm Coverage Sublimit available in previously excluded coastal counties
- **CLAIMS**
  - Partnered with a leader in cannabis claims adjusting to provide specialized expertise for the unique challenges of the industry
- **UNDERWRITING**
  - Recognized for our performance, earning generous authority limits at the MGA level to serve our clients better
  - Flexible underwriting solutions to meet the unique and evolving needs of the cannabis market

CANNASURE

A SUBSIDIARY OF ONE80

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WE'VE GOT YOU COVERED.

We offer the best insurance coverage in the cannabis industry.

COVERAGE EXPERTISE	CULTIVATORS	DISPENSARIES	PROCESSORS & MANUFACTURERS	LANDLORDS	TESTING LABORATORIES
Bonds	✓	✓	✓		✓
Cyber	✓	✓	✓		✓
Equipment Breakdown	✓	✓	✓		✓
Flood	✓	✓	✓	✓	✓
General Liability	✓	✓	✓	✓	✓
Living Plant (Crop)	✓	✓	✓		✓
Product Liability	✓	✓	✓		✓
Property	✓	✓	✓	✓	✓
Stock/Inventory	✓	✓	✓		✓
Workers' Compensation	✓	✓	✓		✓

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.