



MARCH 2020 CANNABIS PROGRAM

Program Highlights:

- Non-admitted coverage provided by carrier with “A” rating by A.M. Best.
- Program good for Cultivators & Growers, Processors, Wholesalers, Dispensaries.
- Minimum Premiums: \$750 Premises Only; \$2500 Products
- Startups are Eligible
- Commercial General Liability: Up to \$1M/\$2M Premises liability (occurrence or claims made)
- Products/Completed Operations Liability: Up to \$1M/\$2M (claims made only, including prior acts). Budtender exposure Included.
- Commercial Property: Building Coverage including equipment breakdown, business personal property (excluding outdoor plants), and business income.
- Property in Transit coverage available.
- Premium Financing Available
- Quick turnaround with fully completed application.
- Responsive, service-oriented claims personnel
- *To obtain a quote send completed and signed Cannabis Application and Copy of Current/Expiring Declarations Page if available.*

INELIGIBLE RISKS:

- Labs and research facilities.
- Oil extraction with less than 3 years experience in related field schools.
- Risks that allow consumption on premises.
- Risks whose operations cross state lines.
- Lessors Risk Only (Refer to Penn America – Commercial Online Rater)