



# Marijuana Program Highlights

## Property Coverage Highlights

- Basic\*, broad\* or special form available
- Building coverage
- Builders risk (ground up and renovations)
- Business personal property
- Business income
- Comprehensive property extension
  - limits up to \$25,000 for each coverage
- Computer equipment
- Deductibles starting at \$1,000
- Glass coverage
- Harvested cannabis material
  - available via property form (limited perils); or
  - via the crop coverage from (broadened perils)
- High limits of finished stock coverage available
  - locked sage warranties that meet the needs of cannabis businesses.
- Ordinance or law coverage
- Outdoor sign coverage
  - high limits available
- Property off-premises (including finished stock)
  - includes finished stock in transit
  - coverage is for *owned goods*
  - varying coverage limits available
- Replacement cost, acv or agreed value available
- Vacant properties

\*coverage not available for finished stock or harvested cannabis material via these forms

## General Liability Coverage

- Additional insureds, waivers of subrogation, and primary and non-contributory wording available
- Aggregate limits per location are available
- Endorsements tailored to individual needs of various cannabis related businesses.
- Hired and non-owned auto liability coverage
- Increased fire damage limits available
- Incidental habitational risks are acceptable
- Incidental other operations are possible to include
- Trade show and special event coverage available

## Inland Marine Coverage Highlights

- Bailee's customers coverage:
  - finished stock / harvested cannabis material / cash in transit available
  - coverage is for *non-owned goods in the care, custody, and/or control of our insured.*
- Contractors equipment coverage
- Outdoor grow equipment
- Scheduled property
- Miscellaneous tool coverage

## Crop Coverage Highlights

- Coverage for indoor cultivation (including greenhouse)
- 14 covered perils
- Competitively priced

## What we do:

### • Extensive Appetite

Bakers/manufacturing/infused-products, consultants, cultivation contractors, delivery, distribution, dispensaries, indoor & greenhouse cultivation, laboratories, lessors risk only, medical offices, outdoor cultivation, processing operations, schools, and more for cannabis and hemp.

### • Dynamic and Flexible

We understand the legal cannabis industry is ever evolving, and we're continuously looking at ways to address the industry through our coverage offerings, we take a collaborative approach with our agency partners to try and meet needs as they emerge.

### • Coverage in All 50 States

We are licensed in all 50 states. This allows rapid speed to market as new states legalize medical and recreational cannabis.

### • Reliable Claims Service

Industry professionals with extensive knowledge of the coverage we offer.

### • Quotes in Days *not* weeks

It's important to be dependable. We take service very serious!



Graham-Rogers Insurance

**Roll with us.  
We've got you covered.**

**Contact An Underwriter for Information  
Meredith Cole, Amber Brown,  
Haley Wilcox and Evgeniya Kelley  
800-456-8123**

**Please contact us for fast,  
competitive quotes for all  
your Cannabis risks!**



# Indoor Crop Coverage & Finished Stock

## How is it covered?

### Living Plant Material

Seeds, seedlings, vegetative, & flowering plants are all covered via the indoor crop coverage form.

Living plant material does not limit coverage by growing phase, as all stages of growth fall broadly under "living plant material."

### Harvested Cannabis Material

Covers harvested cannabis no longer in the growing medium. Coverage is also provided for in-process flower and/or goods not yet ready for sale.

This coverage is available under the standard property policy (limited perils) or via indoor crop (broad perils unique to the indoor crop form.

### Finished Stock

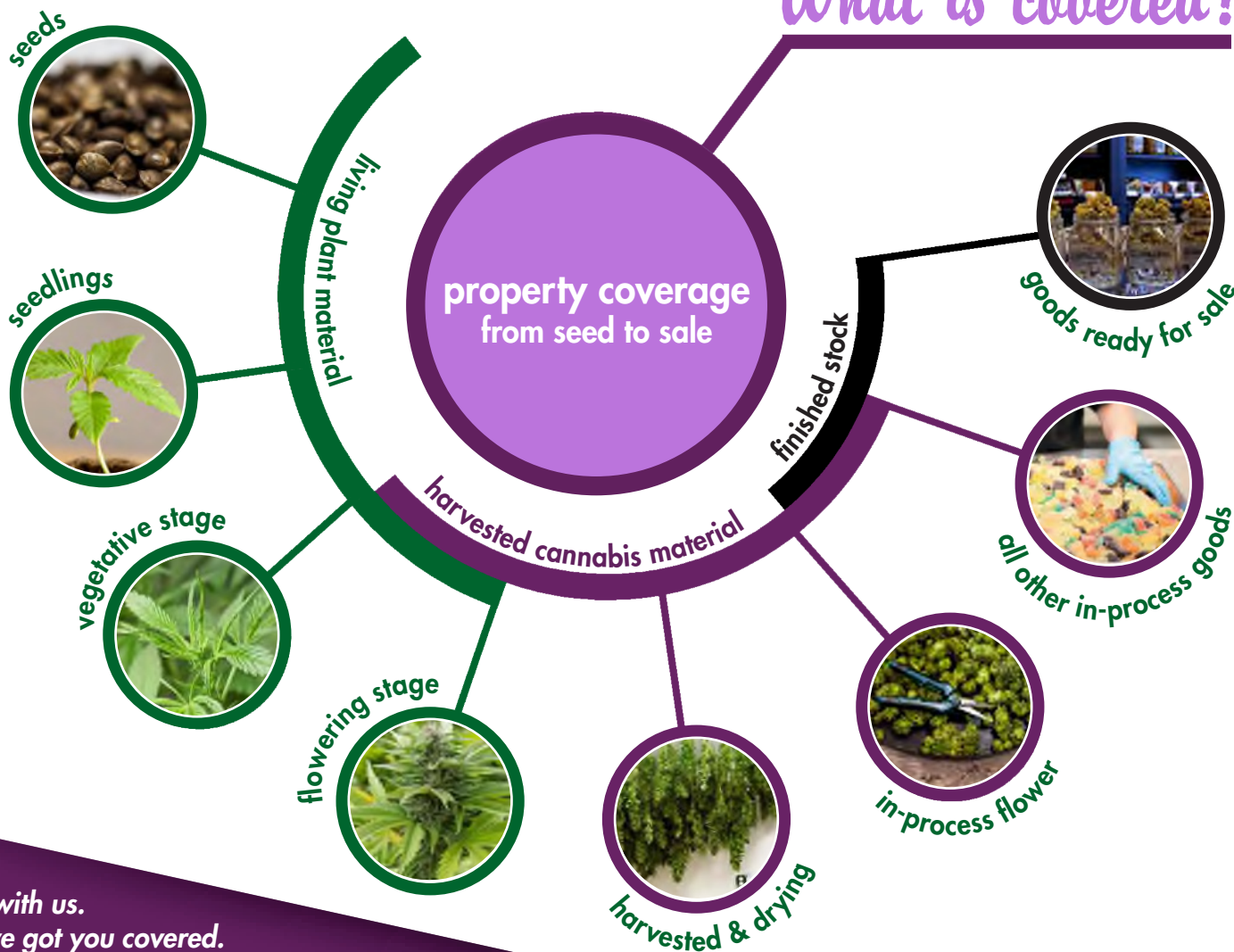
Finished stock coverage is available within the standard property policy via proprietary cannabis specific policy endorsements (special causes of loss).

Our locked safe warranty requirements fit the needs of cannabis business

cannabis & hemp coverage form

via endorsement to property policy

## What is covered?



Roll with us.  
We've got you covered.