

Cannabis Program Overview

The cannabis insurance market continues to expand and develop. Amwins Program Underwriters' Cannabis program provides unmatched protection for the emerging risks that a growing cannabis business may face. With low minimum premiums, simple application requirements, and efficient turnaround, we are your one-stop shop insurance solution for the fastest-growing industry in America.

Target classes

- Dispensaries/retail
- Wholesalers
- Cultivation - indoor & outdoor
- Delivery companies/distribution/transport - including offsite coverage
- Cannabis products manufacturing
- Consultants
- Laboratories/testing
- Lessor's risk
 - Mixed-use acceptable, including non-cannabis tenants and incidental habitational

Limits

- General liability – up to \$2M/\$2M
- Products liability – up to \$1M/\$2M
- Property – up to \$15M/location

Submission requirements


- Industry standard cannabis application
- SOV preferred (required for multiple locations)
- Current plus prior loss information (new ventures are eligible)
- Expiring premiums

Coverages

- Premises Liability – occurrence or claims made
 - Assault & battery coverage up to \$500K
- Products/completed operations liability – claims made only
- Hired & non-owned auto
 - Incidental exposures only – no delivery
- Inland marine (bailees, contractors equipment, scheduled property)
- Property – available monoline or packaged
 - Building/improvements
 - Business personal property
 - Business income/extra expense
 - Cannabis stock – living, harvested plant material, stock in process, finished stock
 - Property enhancement includes employee dishonesty, spoilage, sewer backup, other coverages
 - Equipment breakdown – available on all eligible risks; includes building/improvements, equipment BPP, BI/EE (excludes stock & crop)

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