



CANNABIS PACKAGE INSURANCE

CannGen's Package combines property, crop, and general liability into one solution — designed to protect cannabis, CBD & hemp businesses at every stage.

Property Insurance

- Commercial property ISO and manuscript forms
- No sublimit for securely stored cannabis inventory on premises
- Outdoor business personal property available
- Coverage limits up to **\$42M per location** (Property + Crop TIV)
- A.M. Best Rated A+ carrier
- Deductible options: \$2,500 – \$50K

Higher limits may be available

Property Enhancements Available

- Property Enhancement endorsement — accounts receivable, money & securities, spoilage, property in transit, valuable papers & records, outdoor property (secured) and more
- Business Income
- Equipment Breakdown

Crop Coverage

- Capacity up to **\$42M per location** (Property + Crop TIV)
- **All plant stages covered:** seeds, seedlings, vegetative, flowering, harvested, finished stock
- Indoor & durable-construction greenhouse operations approved
- Deductible options: \$2,500 – \$50K

Higher limits may be available

General Liability Insurance

- Occurrence coverage form
- Limits from **\$1M/\$1M to \$2M/\$2M**
- Square footage rating available
- Deductibles starting at \$2,500
- **Specialized endorsements:**
 - Pesticide & Herbicide Applicators (WA & MA) — \$50,000 and \$250,000 Occ/Agg options
 - HNOA Endorsement \$1,000,000
 - Additional Insured endorsements
 - Employee Benefits Liability (EBL) — all states except NY
 - Stop Gap (WA, OH)
 - Assault and Battery

Excess Liability

- Occurrence form
- Coverage limits up to **\$4M** (\$1M – \$4M)
- Extends over CannGen GL policies
- Affordable minimum premium starting at \$1,000

Higher limits may be available

WHO NEEDS PACKAGE INSURANCE?

Available for a wide range of cannabis, CBD & hemp businesses: Cultivators & Growers • Processors & Harvesters • Manufacturers • Wholesale Distributors • Transporters • Dispensaries & Retailers • Smoke Shops • Non-Storefront Delivery Operators • Laboratories & Testing Facilities • Building Owners / LRO • Ancillary Businesses

HOW TO GET COVERED

Applying for a Cannabis Package quote is simple with CannGen's streamlined process:

- 1 Complete the **CannGen Package Application V5.0**
- 2 Submit with **Per Risk Questions** and **Loss Runs** (if applicable)
- 3 Submit through the **CannGen Portal** for fastest underwriting review, or to cannapp@canngenins.com