



CANNABIS PRODUCT RECALL INSURANCE

CannGen's dedicated Product Recall program covers the cost and liability of getting a product off the shelf — recall expenses, product extortion, and third-party recall liability — drafted specifically for licensed cannabis manufacturers, processors, and distributors.

Coverage Highlights

- Per Occurrence / Aggregate limit options up to **\$1M per Insured Event / \$2M Aggregate**, with a \$500K / \$1M entry tier
- **Product Extortion coverage included** — not every recall form in this space covers extortion threats
- **Broad "Insured Products" definition** — Insured Products definition extends to ingredients, components, and packaging — not just the finished product — and automatically picks up similar products and new blends using the same production process, without requiring a new filing for every variation.
- **Deductible structure**, not an SIR, applied per Insured Event. Cleaner, more familiar mechanic to explain to clients
- **Clear retroactive-date mechanics** — Designed to protect coverage continuity at renewal, so clients aren't left with gaps in their recall protection year over year.

Easy to Do Business

- **Streamlined, fillable supplemental application** — complete and submit online; no printing or scanning
- **Clear yes / no underwriting questions** tied directly to the factors that drive recall claims, such as:

Product traceability

SOP maturity

Lab accreditation

State compliance

What Sets It Apart

- **Third-party recall liability reimbursement** — covers the scenario where a client's product becomes an ingredient in someone else's product and that customer has to recall their product
- **Cannabis-specific drafting** — built around actual state licensing and regulatory recall triggers, not a generic product form with "cannabis" bolted on

Who It's Built For

- Licensed cannabis manufacturers, processors, and distributors
- All cannabis product forms: flower, edibles, vapes, topicals

WHO NEEDS PRODUCT RECALL COVERAGE?

Any licensed operator whose product could be pulled from the market:
Cultivators & Growers • Processors & Harvesters • Manufacturers • Edibles & Beverage Producers • Vape & Concentrate Makers • Topicals & Wellness Brands • Private-Label & Contract Manufacturers • Wholesale Distributors

HOW TO GET COVERED

01. Complete the CannGen Product Recall Supplemental Application
02. Submit with Loss Runs (if applicable)
03. Submit through the CannGen Portal for fastest underwriting review, or to cannapp@canngenins.com