

Quote By Date ____/____/____

Section 1 A. General Information:

Legal Business Name: _____

Mailing address: _____

TYPE #1: ☐ Corporation ☐ Partnership ☐ LLC ☐ Individual ☐ other _____

TYPE #2: ☐ Non-Profit ☐ Not for Profit ☐ For Profit ☐ other _____

USE: ☐ Recreational ☐ Medicinal ☐ Both ☐ No cannabis sales – other _____

Operations: Check all operations: ☐ Cultivation ☐ Processor ☐ Manufacturer ☐ Cannabis Retail ☐ Lab
Hydroponics Retail ☐ Smoke Shop ☐ Delivery Operations ☐ Other (describe) _____
Transportation Wholesale

Is the Insured a member of any cannabis trade associations? Yes No

If yes, who? ☐ CCSE ☐ NORML - NBN ☐ NCIA ☐ CCIA ☐ Other: _____

List your projected sales/donations by category for the next 12 months:

- a. Cultivation sales/donations: \$ _____
- b. Manufacturing sales/donations: \$ _____
- c. Processing sales/donations: \$ _____
- d. Recreational/Medicinal cannabis wholesale and retail sales/donations: \$ _____
- e. Sales/donations of accessories/vape units/equip, (etc.): \$ _____
- f. Laboratory and testing sales/donations: \$ _____
- g. Other*: \$ _____
**(incl. filling or pre-filled vape cartridges sales/manufacturing)*
- Total for next 12 months \$ _____**

What are the total sales/donations for the last 12 months: \$ _____ New Venture—no prior gross revenue

If New Venture: do any of the principals have a minimum of 1 year in the cannabis industry Yes No

Locations Schedule: Building (0) is used for all outdoor operations

Loc #	Bldg #	Street Address, City, State, Zip Code

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Locations Schedule Cont:

Building (0) is used for all outdoor op

[illegible]

ENFORCEMENT OF THE CONTROLLED SUBSTANCE ACT

Section 1 B.

**Please note: All questions should be answered.
N/A is not an acceptable answer for the carrier to
approve.**

Information provided on this form will become part of the policy of insurance if issued.

Applicant Name: _____

Applicant Address: _____

1. How does the applicant prevent the distribution of marijuana to minors? Please describe:

2. How does the applicant prevent revenue from the sale of marijuana from going to criminal enterprises, gangs, and cartels? Please describe:

3. How does the applicant prevent possible diversion of marijuana from states where medicinal and/or recreational use of cannabis products is legal under state law to states where medicinal and/or recreational use of cannabis products is not legal under state law? Please describe:

4. How does the applicant prevent the use of state-authorized marijuana activity as a cover or pretext for the trafficking of other illegal drugs or other illegal activity?

ENFORCEMENT OF THE CONTROLLED SUBSTANCE ACT

5. Does the applicant have a program or safeguards in place to prevent violence and the use of firearms in the cultivation and distribution of marijuana? Yes No

Please describe:

6. How does the applicant prevent drugged driving or other possibly adverse public health consequences associated with marijuana use? Please describe:

7. Does the applicant either grow or purchase marijuana grown on public lands?

Yes

No

8. How does the applicant prevent the possession or use of their product on federal property?

Applicant's Signature

Date

Section 2 - History:

All questions must be answered. Failure to disclose proper history could invalidate any and all coverage.

1. Has any application for similar insurance made on behalf of the applicant and/or any principal, partner, owner, officer, director, employee, manager or managing member thereof or any predecessor, subsidiary or affiliated organization thereof ever been declined, cancelled or non-renewed? ☐ Yes ☐ No
2. Do you currently have commercial insurance coverage? ☐ Yes ☐ No

General Liability: ☐ Check box if No prior

Insurer/carrier _____ Expiration Date _____

Policy Number _____ Premium \$ _____

Coverage Limits: Aggregate \$ _____ Occurrence \$ _____

Property: ☐ Check box if No prior

Insurer/carrier _____ Expiration Date _____

Policy Number _____ Premium \$ _____

Coverage Limits: \$ _____

Crop: ☐ Check box if No prior

Insurer/carrier _____ Expiration Date _____

Policy Number _____ Premium \$ _____

Coverage Limits: \$ _____

Excess: ☐ Check box if No prior

Insurer/carrier _____ Expiration Date _____

Policy Number _____ Premium \$ _____

Coverage Limits: Aggregate \$ _____ Occurrence \$ _____

Product Liability: ☐ Check box if No prior

Insurer/carrier _____ Expiration Date _____

Policy Number _____ Premium \$ _____

Coverage Limits: Aggregate \$ _____ Occurrence \$ _____

Commercial Auto: ☐ Check box if No prior

Insurer/carrier _____ Expiration Date _____

Policy Number _____ Premium \$ _____

Coverage Limits: Aggregate \$ _____ Occurrence \$ _____

Workers Comp: ☐ Check box if No prior

Insurer/carrier _____ Expiration Date _____

Policy Number _____ Premium \$ _____

Coverage Limits: Aggregate \$ _____ Occurrence \$ _____

Section 2 - History:

3. Has the applicant had any prior liability and or property claims **or losses** in the past 5 years: (If yes, attach currently-valued (within past 90 days) loss runs including details) Yes No
4. Complete the following for any applicant or any principal, partner, owner, officer, director, manager or managing member of the applicant or any person(s) or organization(s) proposed for this insurance or any predecessor, subsidiary or affiliated organization:
 - A. Have any of the above been convicted of a felony or DUI in the last 10 years? Yes No
If yes, give details (date/jail time served/felony/misdemeanor):
 - B. Is the applicant in compliance with all local & state laws regarding the manufacture, control, dispensing of cannabis? Yes No
 - C. Does the insured currently hold a cannabis license/permit? Yes No
If no, when do they expect to be licensed/permitted:
5. Has the applicant had a foreclosure, repossession, lien, or filed for bankruptcy during the last five years? Yes No
If yes, give details (occurrence date/explanation/resolution/resolution date):

Section 3 – General Liability and Excess

Complete Sections 3 thru 7 for each building and or outdoor grow

DBA: _____

Location/BLDG # ____/____ Physical address: _____

What are the operations in this building only! Cultivation Processor Manufacturer Cannabis Retail
 Hydroponics Retail/Wholesale ☐ Smoke Shop ☐ Delivery Operations ☐ Doctor ☐ Laboratory Testing
 Cannabis Wholesale/Broker ☐ Office only - no cannabis sales ☐ Retail – No cannabis sales
☐ Transportation Other: _____

General Building Questions - ___ if outdoor operations, check the box and skip general building questions.

Year building built: _____ *if the building is older than 20 years the applicant will need to provide the year the*

following were last worked on or inspected: Roof _____ Plumbing _____ Electrical _____ HVAC _____

Construction type _____ Number of stories: _____ Square footage _____

Roof Construction _____ Roof Covering _____

Are there Fire Sprinklers? Yes No What percentage of the insured's building is sprinklered _____%

Is there a central station burglar alarm that is connected to all doors/windows: Yes No

Is there a central station fire alarm: Yes No

General Liability Questions:

1. Does the premise have a pool, pond or other water exposure? Yes No
2. Does anyone live in the above scheduled building or on premises? Yes No
3. Are there any dogs on the premises? Yes No
4. Are there any firearms located in the scheduled building listed above? Yes No
5. Does the insured sub-contract their security guard services? Yes No

If yes: the sub-contracted security company must list you as an additional insured

***If any answer above is yes, please provide details on a separate Word doc.**

6. Does the applicant maintain daily written records of all Cannabis, Hemp and CBD containing products, including the purchase date, type of product and purchase price? Yes No

General Liability Coverage:

\$1,000,000 each occurrence/\$1,000,000 aggregate
 \$1,000,000 each occurrence/\$2,000,000 aggregate

\$2,000,000 each occurrence/\$2,000,000 aggregate

Pesticide and Herbicide Applicators Endorsement (WA & MA Only)



\$50,000 occurrence/aggregate limit

\$250,000 occurrence/aggregate limit

Hired and Non-Owned Auto Endorsement:

Include Hired and Non-Owned Auto: Yes No

NOTE: Delivery operations are not eligible for HNOA endorsement. Transport for the purposes of business to business is approved. Any delivery to the consumer will be excluded.

1. Do all drivers maintain a personal auto policy and keep it in force at all times?
2. Is any driver allowed to drive with any DUI, DWI, or reckless driving violations?
3. Are MVRs collected by all drivers employed by the applicant?
4. Does applicant or employees of applicant make any deliveries directly to patients or customers from the retail location?

Excess Liability Coverage:

Excess Liability Coverage: ___ Check box if you want to decline excess coverage at this time

\$1,000,000 \$2,000,000 \$3,000,000 \$4,000,000

(each excess layer added will apply to both the occurrence and aggregate limits)

NOTE: Excess can not be applied if \$2,000,000 occurrence was requested under the General Liability.

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Section 4 A. – Property

Complete Section 4 for each building

☐ Check box if you want to decline property coverage at this time

Location/BLDG #_____/____ Physical address: _____

1. Does the insured have an active central station burglar and fire alarm system? Yes ☐ No

Monitoring Company _____

2. Are all windows and doors connected to an Active Central Station Alarm? ☐ Yes ☐ No

3. Does the applicant have an approved safe: ☐ Yes ☐ No Weight _____ Fire Rating _____

*** Safe requirements found under Important Property/Crop Warranties, Safeguards, and Definitions

4. Does the applicant have an approved vault room? Yes No

What is an approved Vault? [Double click here](#) 

5. Do you have a buzz in system or security personnel at the door? Yes No

6. Does the applicant have interior and exterior cameras? ☐ Yes No

7. Does the applicant use a generator as their primary source of power? Yes No

8. Distance to Nearest building (Provide distance in feet)

North: _____ East: _____

South: _____ West: _____

Property Coverage and Endorsements for the location listed above:

Optional Property Deductibles \$10,000 or \$50,000
(the deductible will default to \$2,500 if none are chosen)


Building Coverage: \$_____ Triple net lease Named insured owns the building

Loss of Income \$_____ Sole tenant & no other buildings attached
Equipment Breakdown requested? Yes No

Outdoor Signs \$_____ (excludes plants/marijuana inventory or finished stock)

Marijuana Inventory \$_____ % of the marijuana inventory requires refrigeration

Indoor Grow Equipment & Tools \$_____

Outdoor Grow Equipment & Tools \$_____ \$_____ 3rd Party Care/Custody/Control (\$1mm max limit) 

Business Personal Property \$_____ Deductible for CCC:

(Non-Marijuana Inventory can be included in BPP)

Tenants Improvements \$_____ \$_____ Manufacturing Equipment

Property Endorsement ☐ Yes No

**If "Yes", please
complete next section
4B.**

Form A - \$1,000 premium*

Form B - \$1,500 premium*

Form C - \$2,000 premium*

* See next page for detailed form information

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Section 4 B. - Property Endorsement FORM A, B, OR C

Complete this section (4 B.) for each building where off premises coverage is wanted

☐ Check box if there is **NO** coverage for off premises at this location and skip Section 4.B.

Location/BLDG # ____/____ Physical Address: _____

- | | | |
|---|-----|----|
| 1. Will the insured transport cannabis living plants to other business? | Yes | No |
| 2. Will the insured transport harvested, processed or finished cannabis to other business? | Yes | No |
| 3. Will the insured deliver any cannabis products directly to the consumer? | Yes | No |
| 4. Will the vehicles that transport the insured's property and or money and securities from the scheduled premises have an active alarm system? | Yes | No |
| 5. If yes to question 4: does it include Low Jack or some other tracking service? | Yes | No |
| 6. Are drivers allowed to make personal stops when transporting goods? | Yes | No |
| 7. Are drivers allowed to take any cannabis inventory and/or money home? | Yes | No |
| 8. Does the insured collect DMV records from all drivers prior to employment? | Yes | No |
| 9. Does the insured allow any firearms or weapons in the vehicles? | Yes | No |
| 10. Does the insured have a lock box that is bolted to the vehicles? | Yes | No |
| 11. Does the insured provide lifts, ride share or other livery type operations? | Yes | No |

Section 5 – All Cultivation/Processing Operations (Incl. 3rd Party Processing)

Complete section 5 for each building and outdoor operations

☐ Check box if there are **NO** cultivation or processing operations at this location and skip Section 5

Location/BLDG #___/___ Physical Address: _____

Check all that apply:

Location Zoning: ☐ Commercial ☐ Residential ☐ Industrial ☐ Agricultural ☐ Mixed use

Cultivation Operations: ☐ Indoor ☐ Outdoor ☐ Enclosed Greenhouse ☐ Open Greenhouse

Processing Operations: ☐ Drying/Curing ☐ Quarantine ☐ Trimming ☐ Storage of Finished Stock

Cultivation Questions:

1. Is there a back-up system for the electrical supply? ☐ Yes ☐ No

2. Does the applicant test 100% of the cannabis products grown? ☐ Yes ☐ No

If yes, who provides testing: Name _____ Ph# _____

3. Estimated number of harvests per year _____

4. Average yield of harvested cannabis per plant _____ (oz)

5. Average **wholesale** value per pound of finished cannabis stock _____

6. Maximum per plant value based on questions 4 and 5 _____

7. Does the applicant use or plan to implement sulfur burning in the cultivation process? Yes ☐ No

Cannabis & Hemp Crop Coverage: ☐ Check box if you want to decline crop coverage _____ Initial

CROP COVERAGE LIMITS	Number of Plants	Per Plant Value	= Total Plant Values (<u>Wholesale</u>)
Seeds	#	x \$	\$
Immature Seedlings	#	x \$	\$
Vegetative Plants	#	x \$	\$
Flowering Plants	#	x \$	\$
Harvested Plants	#	x \$	\$
Crop Value			\$
Finished Stock	LBS.	x \$	\$

All Cultivation operations are required to warrant both of the following:

☐ I have used, or will use, a licensed, insured contractor for all electrical work at my grow facility.

☐ I have had, or will have within 30 days of my insurance effective date, all the wiring inspected by a licensed, insured insured contractor at my grow facility.

I warrant the above to be true and I understand the insurance contract will be considered based on my warranty:

_____ Applicant Signature Date: ____/____/____

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Important Property and Crop Warranties, Safeguards, and Definitions

LOCKED SAFE WARRANTY - "MARIJUANA INVENTORY"

All "Marijuana Inventory" items are to be kept locked in a safe or a vault room at all times during business and non-business hours except for "Marijuana Inventory" on display during business hours.

It is further warranted that any safe used to house "Marijuana Inventory" will meet the following requirements:

1. All safes must have a 1-hour fire rating
2. For safes under 400 pounds:
 - a. If the "Marijuana Inventory" limit is greater than \$100,000 the safe must be bolted to the floor
 - b. If the "Marijuana Inventory" limit is greater than \$500,000 a Central Station Fire Alarm must be connected and operational to the safe
3. For safes from 400 to 600 pounds:
 - a. If the "Marijuana Inventory" limit is greater than \$250,000 the safe must be bolted to the floor
 - b. If the "Marijuana Inventory" limit is greater than \$500,000 a Central Station Fire Alarm must be connected and operational to the safe
4. For safes over 600 pounds:
 - a. If the "Marijuana Inventory" limit is greater than \$1,000,000 a Central Station Fire Alarm must be connected and operational to the safe

VAULT WARRANTY - "MARIJUANA INVENTORY"

It is warranted that if a vault room or steel container is located within the building it will meet the requirements as indicated in MMD 00 00 01 19 Definition of a Vault.

CENTRAL STATION FIRE ALARM – SAFEGUARD REQUIREMENT

Protecting the entire building and that is connected to a central station reporting to a public or private fire alarm station.

CENTRAL STATION BURGLAR ALARM – SAFEGUARD REQUIREMENT

1. To cover all openings in the insured's premises
2. Motion detectors in all areas with the exception of living plant areas
3. Alarm must be in the "on" position during all non-working hours and/or whenever the insured's premises are unoccupied.

SECURITY CAMERA'S – SAFEGUARD REQUIREMENT

- 1 All security cameras must be recording and all records must be backed up and retained for a minimum of 14 days
- 2 Interior Cameras monitoring the following:
 - a. All doors and windows providing a means of egress into the building
 - b. Display counters
 - c. Exterior and interior of safe rooms, if on the premises
 - d. Exterior and interior of all vault rooms, if on the premises
 - e. Harvesting and trimming rooms, if on the premises
- 3 Exterior Cameras monitoring all means of egress to the building and the parking lot unless City Ordinances or laws prohibit monitoring of this area

CROP, MARIJUANA INVENTORY, AND STOCK DEFINITIONS

1. "Crop" means living plants grown for food, drugs, fibers, rubber, wood or other purpose at any stage of life cycle and includes the following:
 - a. Live cannabaceae plant materials at any stage of life cycle, including but not limited to seeds, immature seedlings, plants in the vegetative growth state, unharvested buds and mature flowing plants rooted in growing medium; and
 - b. Cannabaceae plants, including any part or component of the plant, no longer in the growing medium which are in the process of being dried; or
 - c. Mature cannabaceae plant material, including any part or component of the plant, no longer in the growing medium which has been completed the drying process and is ready for sale.

"Crop" does not include Cannabaceae plants that have completed the drying process but are retained by you for further processing, extracting, refining, or manufacturing operations.

"Crop" also does not include plant material, including any part or component of the plant, no longer in the growing medium which is purchased by you for the purpose of manufacturing

2. "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping. "Stock" does not include "crop" or "marijuana inventory".
3. "Marijuana Inventory" means finished marijuana stock and products containing marijuana and/or its derivatives defined as any component of the cannabaceae family containing a tetrahydrocannabinol (THC) level of more than 0.3 percent on a dry weight basis. "Marijuana inventory" does not include "crop".

Section 6 – Cultivation Outdoor/Greenhouse Operations:

Complete Section 6 for each Outdoor/Greenhouse building

☐ Check box if there are **NO** Outdoor/Greenhouse operations and skip Section 6

Location/BLDG # ____/____ Physical Address: _____

1. Does the property listed above have fencing surrounding the cultivation area? Yes ☐ No ☐
 - A. If yes, please provide details about the fencing used (i.e. Height, Electrified, and Material Used).
 - B. If yes, is the fenced in area locked at all times? ☐ Yes ☐ No
2. Is there any barbwire, razor wire or electrified fencing used for security on property? Yes ☐ No ☐
 - A. If yes, are there warning signs on the property? ☐ Yes ☐ No
3. Are there gates at all entrances of the property? ☐ Yes ☐ No
 - A. If yes, are the gates locked at all times? Yes ☐ No ☐
4. Are there any traps that are used for security on the property? ☐ Yes ☐ No
 - A. If yes, please provide details:
5. What percentage of your total cultivation at the location listed above is
 - A. Indoor grown? _____%
 - B. Greenhouse grown? _____%
 - C. Outdoor grown? _____%

_____ (A,B,C must total 100%)

Greenhouse Cultivation Operations:

6. Will the greenhouse be fully enclosed with locking doors? Yes ☐ No ☐
 - A. If no, please provide photos and details on how you plan on securing the greenhouse.
7. Will the greenhouse have electricity? ☐ Yes ☐ No
 - A. If yes, provide details on equipment that uses electricity.
8. Provide details on the materials used to construct the greenhouse walls. i.e. aluminum frame, glass windows, steel frames, canvas, polycarbonate, etc.

****Please provide photos of greenhouse(s) at time of submission.****

Outdoor Cultivation Operations:

1. What is the total property size _____ acres
2. What is the size of the total cultivation area were cannabis and or hemp operations take place _____ acres

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Section 7 – Manufacturing/Cooking Operations:

Complete Section 7 for each building that has manufacturing / cooking operations

Check box if there are **NO** manufacturing or cooking operations and skip Section 7

Location/Bldg # ____/____ Physical address: _____

1. Will there be open flame cooking and or fryer operations at the property listed on above? Yes ☐ No ☐
 If yes: Are open flame cooking and/or frying operations conducted under a non-combustible power ventilation hood? ☐ Yes ☐ No N/A
2. What products do you manufacture that require open flame cooking or frying:
3. Does your establishment have an UL-300 compliant automatic fire suppression system with nozzles extended over all cooking surfaces? Yes No N/A
 If yes, what type of fire suppression system is it?
4. Does your cooking/frying equipment have an automatic gas/propane supply cutoff? Yes No N/A
5. Does the location list above have deep fat fryer with a high limit temperature switch? Yes No N/A
6. How often are your hoods and flues checked?
7. Are hoods and flues inspected/cleaned by an outside service and tagged for verification of this? ☐ Yes ☐ No N/A
8. How often is your fire suppression system serviced?
9. Are fire suppression systems inspected/cleaned by an outside service and tagged for verification of this? ☐ Yes ☐ No N/A
10. How often are the filters in your grease hood cleaned?
11. Have you ever had any health or liquor violations which have resulted in the closing of your business or suspension of your license in the past? Yes No
12. Will your operations include extraction of cannabis oils? Yes No
 If yes, what method do you use to extract:
 If CO2 - how many CO2 detectors are in building?:
 If solvents or gases are used, open or closed loop? open closed
13. Will your equipment be used and or rented to others who are not the named insured? Yes No
 If yes, will you require them to carry their own insurance and name you on their policy? Yes No
14. Is the address listed above the only location where your operations are performed? Yes No
 If no, list all address and the operations performed at each of the locations. i.e. short term leases, short term kitchen or lab rentals.

Section 8. – Product Liability Questions

By checking the box: I, the Applicant/Insured, am willfully and knowingly declining Product Liability coverage.

Section 8.A. – General Questions - All Operations

1. Does the applicant maintain daily written records of all Cannabis, CBD, Hemp and inventory of non-cannabis products, including purchase date, type of product, purchase price and who it was purchased from? ___ Yes ___ No
2. Does the applicant have a quality assurance plan in place? ___ Yes ___ No
3. Does the applicant have a product recall plan? ___ Yes ___ No
4. Does the applicant test 100% of the Cannabis, CBD and Hemp products prior to distribution? ___ Yes ___ No
 A.) If yes, does the applicant perform their own testing? Yes ___ No ___
 B.) If no, provide name of the testing laboratory they are contracted with.
 Lab Name: _____
 Contact: _____
5. Does the Insured use software to track sales and pertinent transaction data such as who, when and what was purchased? Yes ___ No ___
6. Will the insured follow to the best of their abilities all Consumer Product Safety Commission regulations as it would pertain to the withdrawal and/or recall of defective products? ___ Yes ___ No
7. Does the insured have a communication and complaint handling procedure? ___ Yes ___ No
8. Does the insured know of any products that were either voluntarily or mandatory recalled/withdrawn in the past 5 years? Yes ___ No ___
 A.) If yes, please provide the total number of recalls/withdrawals the insured has had in the past 5 years? # _____ Voluntarily # _____ Mandatory
9. Does the applicant have current or prior product liability insurance? ___ Yes ___ No
 A.) If yes, please complete the follow section about your past and or current product liability carrier?
 Insurer/Carrier Name _____ Expiration Date _____
 Policy Number _____ Premium \$ _____
 Coverage Limits \$ _____ Aggregate \$ _____ Occurrence _____
 Policy Form Type _____ Claims Made _____ Occurrence _____

Section 8 B. – Retail Operations

1. What percentage of the applicant's estimated revenue is from the sale of non-cannabis equipment, hardware, or non-ingestible items? _____%
2. Does the applicant obtain and maintain a current copy of a supplier's insurance certificate naming the applicant as Additional Insured from each of the companies the applicant purchases products and/or ingredients from? ___ Yes ___ No
3. Does the applicant require each supplier's that they contract with to have a minimum of \$1,000,000 per occurrence and \$2,000,000 aggregate limit? ___ Yes ___ No
4. Does the applicant require each supplier's to have their products tested? ___ Yes ___ No
5. Does the applicant maintain supplier's contracts, records and invoices for 5 years or more? ___ Yes ___ No
 A.) If no, how long does the applicant maintain records? _____
6. Please complete "Products List" attached or attach a document listing types of products.

CANNABIS PRODUCT LIST BY TYPE

Cannabis Flower

Other:

Pre - Rolls

Other:

Concentrates

Other:

Edibles

Other:

Topical

NON CANNABIS PRODUCT BY TYPE **ACCESSORIES OR MERCHANDISE**

ash trays

lighter holders

blunt wraps

roach clips

bong wash

screens

cones

torch lighters

dab rings

vape battery chargers

dab tool

glassware

Other:

grinders

Other:

batteries

Other:

joint papers

Other:

vape equipment

joint rollers

joint rolling trays

**Vape cartridges/pens (equipment and accessories) is
manufactured or distributed by which kind of vendor:**

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Section 8 C. – Cannabis, Hemp and CBD Cultivation Operations

1. What form of pest prevention is the applicant using? Please explain:

2. Does the applicant apply their own pesticides? Yes No
 A.) If no, does the applicant get a copy of the contracted company's insurance before any work begins? ___ Yes ___ No
3. Does the applicant follow all state and federal laws with regards to the use, storage and disposal of pesticides? ___ Yes ___ No
4. Is the applicant aware of any past or current pesticide issues that would result in a loss or claim? ___ Yes ___ No

Section 8 D. – Manufacturing of Infused and/or Processed, Extracted Cannabis, Hemp or CBD Products

1. Does the applicant use any butane, propane, CO2 or other gases in the manufacturing process? ___ Yes ___ No
 A.) If yes, please provide what gases/solvents the applicant uses.

Other

2. Does the applicant follow all laws, regulations and ordinances pertaining to the storage, use and disposal of any gases used in the applicant's operations? ___ Yes ___ No
3. Does the applicant test 100% of all products manufactured for any level of gas/solvent residue? Yes No
 A.) If yes, will the applicant destroy 100% of the products found with unsafe gas residue(s)? ___ Yes ___ No
4. Provide a complete list of products that the applicant manufactures on a Word or Excel document if necessary.
5. List all products that the insured may not manufacture, but places applicant's label on.

Section 8 E. – Manufacturing of Equipment and Hardware

1. Provide a complete list of equipment and hardware that the applicant manufactures below or on Word or Excel Document if necessary.
2. List all equipment and hardware that the insured may not manufacture, but places applicant's label on below or on Word or Excel Document if necessary.

Section 8.F. – Product Liability and Endorsements

Choose your Product Liability Coverages Limits

\$100,000 Claim / \$100,000 Aggregate	\$2,000,000 Claim / \$2,000,000 Aggregate
\$1,000,000 Claim / \$1,000,000 Aggregate	\$3,000,000 CSL
\$1,000,000 Claim / \$2,000,000 Aggregate	\$5,000,000 CSL

Choose Retro Date (not automatically included)

1 year Retro Active Date	4 year Retro Active Date
2 year Retro Active Date	5 year Retro Active Date
3 year Retro Active Date	***If adding retro active date, please include the loss runs and premiums for each prior year***

Choose your Product Withdrawal Coverage Limits and Deductibles.

Check the box if you want to opt-out of Product Withdrawal

\$100,000 Max Expense Limits (Default limits)	\$250,000 Max Expense Limits
\$1,000 Deductible	\$5,000 Deductible
\$5,000 Deductible	\$10,000 Deductible
	\$25,000 Deductible

What is product withdrawal? Double click here to review coverage information



FRAUD WARNING: Applicable in CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies. Applicable in AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only. Applicable in FL and OK: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree) *. *Applies in FL Only. Applicable in KS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act. Applicable in KY, NY, OH and PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only. Applicable in ME, TN, VA and WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and denial of insurance benefits. *Applies in ME Only. Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil Penalties Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law. Applicable in PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

I understand that this Products Liability coverage part applied for will apply only to CLAIMS FIRST MADE AND REPORTED to the Company during the policy period or any applicable extended reporting period as soon as practicable in accordance with the provisions outlined in the policy.

Signature of Applicant

Title

____/____/____
Date

Section 9 – ADDITIONAL INSURED

Check box if there are NO additional insureds needed at this time and skip section 9

General Liability	Property	Products Liability	
ADDITIONAL INSURED (check one)	landlord	loss payee	Governmental Agency
	vendor \$100 ea./\$250 Blanket		Other: _____
Waiver Of Subrogation - provide copy of requirements			
Primary/Non-Contributory Wording - provide copy of requirements			
Location#/BLDG ____ / ____			
Name: _____			
Mailing Address: _____			
City _____			
State and Zip Code _____ / _____			

General Liability	Property	Products Liability	
ADDITIONAL INSURED (check one)	landlord	loss payee	Governmental Agency
	vendor		Other: _____
Waiver Of Subrogation - provide copy of requirements			
Primary/Non-Contributory Wording - provide copy of requirements			
Location#/BLDG ____ / ____			
Name: _____			
Mailing Address: _____			
City _____			
State and Zip Code _____ / _____			

General Liability	Property	Products Liability	
ADDITIONAL INSURED (check one)	landlord	loss payee	Governmental Agency
	vendor		Other: _____
Waiver Of Subrogation - provide copy of requirements			
Primary/Non-Contributory Wording - provide copy of requirements			
Location#/BLDG ____ / ____			
Name: _____			
Mailing Address: _____			
City _____			
State and Zip Code _____ / _____			

General Liability	Property	Products Liability	
ADDITIONAL INSURED (check one)	landlord	loss payee	Governmental Agency
	vendor		Other: _____
Waiver Of Subrogation - provide copy of requirements			
Primary/Non-Contributory Wording - provide copy of requirements			
Location#/BLDG ____ / ____			
Name: _____			
Mailing Address: _____			
City _____			
State and Zip Code _____ / _____			

Proud Members of



- **Fire and Theft losses of property may be excluded if:**
 - a. The Central Station Alarm System is not active during non-business hours. (All doors and windows must be connected to the central station alarm system).
 - b. The Video Surveillance System is not recording and backing up for 14 days prior to the loss.
 - c. The seeds, finished marijuana stock/inventory, money and securities are outside the safe during non-business hours.
 - d. The minimum safe and or vault requirements have not been met at the time of the loss.
 - e. The building is over 20 years old and no updates have been done in the last 20 years.
 - f. The safe or vault does not have a 1 hour fire rating, fire will be excluded unless 100% covered by fire sprinklers.
 - g. All Vaults must be approved in writing by the underwriter.

Other Conditions: Questions and information provided in this application will become part of the policy of insurance if issued. Other Terms, Conditions and Coverages will be included as part of any insurance policy issued by the insurance company. Those Terms, Conditions and Coverages may differ from what is requested in this application.

I _____ an authorized representative of _____ understand and agree this application and any supplements attached hereto will be relied upon for issuance of any policy. I further understand and agree that failure to provide a true and accurate response to the foregoing questions may, at the option of the company, result in the voiding of the insurance issued in reliance on this application and/or denial of claims under any policy issued.

I authorize and consent to investigations of information bearing upon moral character, professional reputation and fitness to engage in the activities of my business and I agree to release to the Carrier any documents, records or other information bearing upon the foregoing. I understand and agree these investigations shall not be confined to information submitted in this application, but shall include any other sources of information deemed relevant by the Company as may be authorized by law.

I understand this insurance is being provided through a surplus lines company and the insurer may not be subject to all the insurance laws and rules in my state and the risk is not protected by the State Insurance Insolvency Fund.

THIS APPLICATION MUST BE SIGNED BY APPLICANT AT BINDING, DATE MUST BE WITHIN 10 DAYS OF INCEPTION DATE. SIGNING THIS FORM DOES NOT BIND THE COMPANY TO COMPLETE THE INSURANCE. COVERAGE BECOMES EFFECTIVE WHEN ACCEPTED BY THE INSURANCE COMPANY

Authorized applicant signature

Date signed

Title

Main contact: _____ Phone number: _____

Requested effective date

Name of licensed insurance broker

Name of appointed insurance brokerage

Signature of licensed Insurance broker

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STATEMENT OF NO LOSS

AGENCY		NAMED INSURED	
CONTACT NAME:		CARRIER	NAIC CODE
PHONE (A/C. No. Ext):			
FAX (A/C. No):		POLICY NUMBER	
E-MAIL ADDRESS:		APPROVED BY	
CODE:	SUBCODE:		
AGENCY CUSTOMER ID:			

I CERTIFY THAT I AM NOT AWARE OF ANY LOSSES, ACCIDENTS OR CIRCUMSTANCES THAT MIGHT GIVE RISE TO A CLAIM UNDER THE INSURANCE POLICY WHOSE NUMBER IS SHOWN ABOVE, FROM 12:01 AM ON _____ TO _____ .

CANCELLATION DATE

DATE AND TIME SIGNED

APPLICANT'S SIGNATURE

RECEIPT

\$ _____ AMOUNT RECEIVED BY: _____

PRODUCER

WITNESS

DATE AND TIME