

**INSTRUCTIONS:**

1. All applicants must complete the relevant sections of this application in accordance with the specific coverage being requested.
2. Answer all questions completely. Attach extra sheets as required.
3. Application must be signed and dated by the owner, partner, or officer no earlier than 90 days before the proposed effective date of coverage.
4. Read the statements at the end of this application carefully.

**ADDITIONAL INFORMATION REQUIRED FOR THIS SUBMISSION:**

- License to operate (if pending, submit upon approval and receipt).
- Security procedures plan.
- Attach loss runs or check box if none ☐

**SECTION 1 – GENERAL INFORMATION**

Applicant Name

DBA

Address

City

State

Zip Code

Website

House Phone

Mobile Phone

Email

Inspection Contact (name, email and phone number)

Year business started

Type of enterprise (check all that apply): ☐ Individual ☐ Corporation ☐ Partnership ☐ LLC ☐ Joint Venture ☐ For-Profit  
☐ Not-for-Profit ☐ Proprietorship ☐ Other (describe) \_\_\_\_\_

Is the applicant a member of any cannabis/marijuana trade associations? ☐ Yes ☐ No

If "Yes," what organizations (check all that apply): ☐ CCSE ☐ NORML-NBN ☐ NCIA ☐ CCIA ☐ Other (describe) \_\_\_\_\_

What experience does the applicant have in operating a cannabis business and/or managing a commercial business?

Description of product use: ☐ Recreational ☐ Medicinal ☐ Both

Business operations (check all that apply): ☐ Grower/Cultivator ☐ Processor ☐ Manufacturer ☐ Wholesaler ☐ Recreational (retail)  
☐ Medical (dispensary) ☐ Testing Lab ☐ Building Owner ☐ School ☐ Other (describe) \_\_\_\_\_

List of subsidiaries and their operations: \_\_\_\_\_

Is the applicant in compliance with all local and state laws regarding the growth, manufacture, and control and dispensing of cannabis or products containing cannabis? ☐ Yes ☐ No

**FINANCIAL INFORMATION:** List sales by category for the last 12 months and projected sales for the next 12 months

	Last 12 Months	Next 12 Months
Grower/Cultivator	\$	\$
Processor	\$	\$
Manufacturer	\$	\$

	Last 12 Months	Next 12 Months
Wholesaler	\$	\$
Retail/Dispensary	\$	\$
Testing Lab	\$	\$

**SECTION 2 – INSURANCE INFORMATION**

(Indicate desired coverages below and complete relevant portions of this application)

 Coverages (check all that apply): ☐ Commercial Property ☐ Commercial General Liability (Excluding Products) ☐ Products Liability

**SECTION 3 – PREMISES INFORMATION**

(Complete for each location/building)

LOCATION/BUILDING #: \_\_\_\_\_ / \_\_\_\_\_

 ◦ Description of business operation(s) at this location: ☐ Cultivation/Growing ☐ Processor of Marijuana ☐ Recreational Marijuana (Retail Shop)  
☐ Manufacturer of Marijuana-Containing Products ☐ Marijuana Testing Lab ☐ Other (describe) \_\_\_\_\_

 -Describe the type of crime area where the applicant's premises is located: ☐ Low ☐ Moderate ☐ High

 -Describe the area where the business is located: ☐ Commercial ☐ Industrial ☐ Agricultural ☐ Residential

◦ Hours of operation: \_\_\_\_\_ ◦ Square footage of building occupied by the applicant: \_\_\_\_\_

 ◦ Does the applicant occupy the entire building? ..... ☐ Yes ☐ No

 -If "No," are there connecting doors to adjacent units? ..... ☐ Yes ☐ No

-If "Yes," how are the connecting doors secured (e.g. deadbolts, alarms, etc.)? \_\_\_\_\_

 ◦ Is the nature of the business advertised on the outside of the building? ..... ☐ Yes ☐ No

 ◦ Does anyone live on the premises? ..... ☐ Yes ☐ No

If "Yes," describe the occupancy: \_\_\_\_\_

 ◦ Are there any animals on the premises? ..... ☐ Yes ☐ No

If "Yes," describe: \_\_\_\_\_

 ◦ Which of the following security measure are utilized? (check all that apply): ☐ Central Station Burglar Alarm ☐ Exterior Video Cameras  
☐ Interior Video Cameras ☐ Interior Motion Detectors ☐ Gated Windows ☐ Gated Doors ☐ Hold-Up Button/Panic Button  
☐ Security Guards – Armed ☐ Security Guards – Unarmed ☐ Door Greeter/ID Checker ☐ Safe/Vault ☐ Buzz-In System ☐ Fencing

 ◦ Are all security measures fully operational during non-business hours? ..... ☐ Yes ☐ No

If "No," specify which ones are not fully operational: \_\_\_\_\_

 ◦ Are there any traps that are used for security at the premises? ..... ☐ Yes ☐ No

If "Yes," provide details: \_\_\_\_\_

 ◦ If guards or greeters are used, are they employees? ..... ☐ Yes ☐ No

 If "No," do independent contractors acting as security guards or greeters/ID checkers carry their own insurance and name the applicant as an additional insured? ..... ☐ Yes ☐ No

 ◦ Does the applicant get certificates of insurance evidencing limits of insurance coverage and additional insured status for the applicant? ..... ☐ Yes ☐ No

What limits do the applicant require the independent contractors to carry? \_\_\_\_\_

 ◦ Are there any firearms on the premises (including any firearms carried by security guards)? ..... ☐ Yes ☐ No

If "Yes," describe: \_\_\_\_\_



# CANNABIS INSURANCE APPLICATION

## Cannabis Insurance Application (Medical and Recreational)

- Does the applicant have a written plan or manual describing security procedures, including what to do in the event of a robbery or other crime? ..... ☐ Yes ☐ No
- Are employees instructed to cooperate and obey the robber's instructions and not to resist? ..... ☐ Yes ☐ No
- Is there any cannabis or cannabis product consumption allowed on the premises? ..... ☐ Yes ☐ No

If "Yes," provide details: \_\_\_\_\_

LOCATION/BUILDING #: \_\_\_\_\_ / \_\_\_\_\_

- Description of business operation(s) at this location: ☐ Cultivation/Growing ☐ Processor of Marijuana ☐ Recreational Marijuana (Retail Shop)  
☐ Manufacturer of Marijuana-Containing Products ☐ Marijuana Testing Lab ☐ Other (describe) \_\_\_\_\_

-Describe the type of crime area where the applicant's premises is located: ☐ Low ☐ Moderate ☐ High

-Describe the area where the business is located: ☐ Commercial ☐ Industrial ☐ Agricultural ☐ Residential

- Hours of operation: \_\_\_\_\_ ◦ Square footage of building occupied by the applicant: \_\_\_\_\_

- Does the applicant occupy the entire building? ..... ☐ Yes ☐ No

-If "No," are there connecting doors to adjacent units? ..... ☐ Yes ☐ No

-If "Yes," how are the connecting doors secured (e.g. deadbolts, alarms, etc.)? \_\_\_\_\_

- Is the nature of the business advertised on the outside of the building? ..... ☐ Yes ☐ No

- Does anyone live on the premises? ..... ☐ Yes ☐ No

If "Yes," describe the occupancy: \_\_\_\_\_

- Are there any animals on the premises? ..... ☐ Yes ☐ No

If "Yes," describe: \_\_\_\_\_

- Which of the following security measure are utilized? (check all that apply): ☐ Central Station Burglar Alarm ☐ Exterior Video Cameras  
☐ Interior Video Cameras ☐ Interior Motion Detectors ☐ Gated Windows ☐ Gated Doors ☐ Hold-Up Button/Panic Button  
☐ Security Guards – Armed ☐ Security Guards – Unarmed ☐ Door Greeter/ID Checker ☐ Safe/Vault ☐ Buzz-In System ☐ Fencing

- Are all security measures fully operational during non-business hours? ..... ☐ Yes ☐ No

If "No," specify which ones are not fully operational: \_\_\_\_\_

- Are there any traps that are used for security at the premises? ..... ☐ Yes ☐ No

If "Yes," provide details: \_\_\_\_\_

- If guards or greeters are used, are they employees? ..... ☐ Yes ☐ No

If "No," do independent contractors acting as security guards or greeters/ID checkers carry their own insurance and name the applicant as an additional insured? ..... ☐ Yes ☐ No

- Does the applicant get certificates of insurance evidencing limits of insurance coverage and additional insured status for the applicant? ..... ☐ Yes ☐ No

What limits do the applicant require the independent contractors to carry? \_\_\_\_\_

- Are there any firearms on the premises (including any firearms carried by security guards)? ..... ☐ Yes ☐ No

If "Yes," describe: \_\_\_\_\_

# CANNABIS INSURANCE APPLICATION

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- Are employees instructed to cooperate and obey the robber's instructions and not to resist? ..... ☐ Yes ☐ No
- Is there any cannabis or cannabis product consumption allowed on the premises? ..... ☐ Yes ☐ No

If "Yes," provide details: \_\_\_\_\_

**LOCATION/BUILDING #:** \_\_\_\_\_ / \_\_\_\_\_

- Description of business operation(s) at this location: ☐ Cultivation/Growing ☐ Processor of Marijuana ☐ Recreational Marijuana (Retail Shop)  
☐ Manufacturer of Marijuana-Containing Products ☐ Marijuana Testing Lab ☐ Other (describe) \_\_\_\_\_

-Describe the type of crime area where the applicant's premises is located: ☐ Low ☐ Moderate ☐ High

-Describe the area where the business is located: ☐ Commercial ☐ Industrial ☐ Agricultural ☐ Residential

- Hours of operation: \_\_\_\_\_ ◦ Square footage of building occupied by the applicant: \_\_\_\_\_

- Does the applicant occupy the entire building? ..... ☐ Yes ☐ No

-If "No," are there connecting doors to adjacent units? ..... ☐ Yes ☐ No

-If "Yes," how are the connecting doors secured (e.g. deadbolts, alarms, etc.)? \_\_\_\_\_

- Is the nature of the business advertised on the outside of the building? ..... ☐ Yes ☐ No

- Does anyone live on the premises? ..... ☐ Yes ☐ No

If "Yes," describe the occupancy: \_\_\_\_\_

- Are there any animals on the premises? ..... ☐ Yes ☐ No

If "Yes," describe: \_\_\_\_\_

- Which of the following security measure are utilized? (check all that apply): ☐ Central Station Burglar Alarm ☐ Exterior Video Cameras  
☐ Interior Video Cameras ☐ Interior Motion Detectors ☐ Gated Windows ☐ Gated Doors ☐ Hold-Up Button/Panic Button  
☐ Security Guards – Armed ☐ Security Guards – Unarmed ☐ Door Greeter/ID Checker ☐ Safe/Vault ☐ Buzz-In System ☐ Fencing

- Are all security measures fully operational during non-business hours? ..... ☐ Yes ☐ No

If "No," specify which ones are not fully operational: \_\_\_\_\_

- Are there any traps that are used for security at the premises? ..... ☐ Yes ☐ No

If "Yes," provide details: \_\_\_\_\_

- If guards or greeters are used, are they employees? ..... ☐ Yes ☐ No

If "No," do independent contractors acting as security guards or greeters/ID checkers carry their own insurance and name the applicant as an additional insured? ..... ☐ Yes ☐ No

- Does the applicant get certificates of insurance evidencing limits of insurance coverage and additional insured status for the applicant? ..... ☐ Yes ☐ No

What limits do the applicant require the independent contractors to carry? \_\_\_\_\_

- Are there any firearms on the premises (including any firearms carried by security guards)? ..... ☐ Yes ☐ No

If "Yes," describe: \_\_\_\_\_





# CANNABIS INSURANCE APPLICATION

## Cannabis Insurance Application (Medical and Recreational)

- Does the applicant have a written plan or manual describing security procedures, including what to do in the event of a robbery or other crime? ..... ☐ Yes ☐ No
- Are employees instructed to cooperate and obey the robber's instructions and not to resist? ..... ☐ Yes ☐ No
- Is there any cannabis or cannabis product consumption allowed on the premises? ..... ☐ Yes ☐ No

If "Yes," provide details: \_\_\_\_\_

### SECTION 4 – OPERATIONS

(Provide the following information on a gross receipts basis unless indicated)

	Previous 12 Months	Projected Next 12 Months
Medical marijuana (e.g. leaves, bud, flower, and trim)	\$	\$
Infused medical marijuana edible products containing THC or other active cannabinoids (e.g. baked goods, candies, other food or drink items, tinctures, capsules, etc.)	\$	\$
Annual gross receipts from topical medical marijuana products containing THC or other active cannabinoids (e.g. oils, creams, lotions, etc.)	\$	\$
Medical marijuana oil cartridges or medical marijuana concentrates intended to be used with vaporizers or vapor pens	\$	\$
Medical marijuana (e.g. leaves, bud, flower, and trim)	\$	\$
<b>Total Medical Marijuana &amp; Medical Marijuana-Containing Products</b>	<b>\$</b>	<b>\$</b>
Recreational marijuana (e.g. leaves, bud, flower, and trim)	\$	\$
Infused medical marijuana edible products containing THC or other active cannabinoids (e.g. baked goods, candies, other food or drink items, tinctures, capsules, etc.)	\$	\$
Topical medical marijuana products containing THC or other active cannabinoids (e.g. oils, creams, lotions, etc.)	\$	\$
Medical marijuana oil cartridges or medical marijuana concentrates intended to be used with vaporizers or vapor pens	\$	\$
Medical marijuana concentrates not intended for use in vaporizing devices	\$	\$
<b>Total Recreational Marijuana &amp; Medical Marijuana-Containing Products</b>	<b>\$</b>	<b>\$</b>
Vaporizing devices, including room vaporizers and vapor pens	\$	\$
Smoking accessory sales (e.g. pipes, rolling papers, or other non-vaporizer type smoking products)	\$	\$
Sales of other goods (e.g. hemp clothing, non-THC containing hemp protein, non-THC containing hemp-based lotions or oils, etc.)	\$	\$
Sales of nutritional supplements	\$	\$
Other	\$	\$
<b>Total Revenues (all products and services)</b>	<b>\$</b>	<b>\$</b>
<b>Total Number of Patient Contacts</b>		
<b>Total Payroll</b>	<b>\$</b>	<b>\$</b>



## SECTION 5 – PROPERTY COVERAGE

(Complete for each location/building)

LOCATION/BUILDING #: \_\_\_\_\_ / \_\_\_\_\_

◦ How many buildings/structures at this location: \_\_\_\_\_ ◦ Physical Address: \_\_\_\_\_

-Subject of Insurance Amount: \$ \_\_\_\_\_ -Deductible: \$ \_\_\_\_\_

◦ Is this location open and fully operational? ..... ☐ Yes ☐ No

-If "No," when will it be open and fully operational? \_\_\_\_\_

◦ What are the operations at this building only: ☐ Manufacturer ☐ Processor ☐ Indoor Grow ☐ Outdoor Grow (no structure)  
☐ Retail ☐ Dispensary ☐ Lab ☐ Delivery ☐ Other (describe) \_\_\_\_\_

◦ Is oil extraction done at this location? ..... ☐ Yes ☐ No

-If "Yes," what method is used (CO2, Butane, Propane, etc.): \_\_\_\_\_

### BUILDING INFORMATION

◦ Year built: \_\_\_\_\_ ◦ Square footage: \_\_\_\_\_

◦ Number of stories: \_\_\_\_\_ ◦ Protection class: \_\_\_\_\_

◦ Distance to hydrant: \_\_\_\_\_ ◦ Distance to fire station: \_\_\_\_\_

◦ Fire sprinklers? ..... ☐ Yes ☐ No

-If "Yes," what percent of building? \_\_\_\_\_

◦ Construction type (frame, masonry, glass, etc.): \_\_\_\_\_

◦ Building owned by applicant? ..... ☐ Yes ☐ No

\*If "Yes," complete RENOVATIONS below.

Roof	Plumbing	Electrical	HVAC

### RENOVATION DETAILS (complete if applicant owns the building)

◦ Is building currently undergoing repairs, construction, renovations, etc.? ..... ☐ Yes ☐ No

◦ Total estimated value of the renovations: \$ \_\_\_\_\_

◦ In what stage are the current renovations? \_\_\_\_\_ ◦ Expected completion date? \_\_\_\_\_

◦ Is there currently a builder's risk policy? ..... ☐ Yes ☐ No

\*If "Yes," please provide CERTIFICATE.

### PROPERTY INFORMATION

◦ Is there an approved safe or vault on premises meeting the minimum requirements below? ... ☐ Yes ☐ No

-If "Yes," complete SAFE/VAULT DETAILS below (minimum requirements: 800 lbs. with 1-hour fire rating, under 2,000 lbs. must be bolted to the ground)

• Does applicant use the safe/vault to store finished stock? ..... ☐ Yes ☐ No

◦ Is there a vacuum oven, centrifuge, distillation column, and/or rotary evaporator in the building? ..... ☐ Yes ☐ No

-If "Yes," provide manufacturer, model number, replacement cost, and motor's HP for each: \_\_\_\_\_

◦ Is there an electrical back-up system? ..... ☐ Yes ☐ No



## PROPERTY COVERAGE LIMITS (for the location listed above)

Building Coverage	\$	<input type="checkbox"/> Triple Net Lease  <input type="checkbox"/> Applicant Owns Building  <p><b>*Completed Stock</b> is defined as manufactured products ready for sale or packaged and sealed inventory containing marijuana buds and/or its derivatives. No harvested or growing plants fall under this category.</p> <p><b>**Goods in Process</b> is defined as cannabis buds and flowers that have been harvested and are in the curing phase of production. No stock, crop, or growing plants fall under this category.</p>
Loss of Income (# of Months Covered: )	\$	
Business Personal Property	\$	
Property in Transit (transported via applicant's owned or leased vehicles)	\$	
Deductible	\$	
Indoor Grow Equipment	\$	
Outdoor Grow Equipment	\$	
Tenants Improvements	\$	
Completed Stock*	\$	
Goods in Process**	\$	

## PROPERTY IN TRANSIT (no coverage for interstate transportation)

- Does the applicant deliver/ship marijuana products? ..... ☐ Yes ☐ No
  - If "Yes," answer the following below
  - Is the product delivered/shipped across state lines? ..... ☐ Yes ☐ No
  - Is the product delivered/shipped to residential households or commercial establishments? \_\_\_\_\_
  - Are deliveries/shipments done via the applicant's owned or leased vehicles or a common carrier? \_\_\_\_\_
  - If the applicant's owned or leased vehicles are used, describe delivery points/locations and preventative actions in place to help eliminate or reduce losses: \_\_\_\_\_
  - If a common carrier is used, does the applicant obtain certificates of insurance evidencing limits of insurance coverage and additional insured status in favor of the applicant? ..... ☐ Yes ☐ No
  - What limits do the applicant require the independent contractors to carry? \_\_\_\_\_

## CROP COVERAGE INFORMATION (no coverage for plants grown outdoors)

Crop Coverage Limits	Definition of Stage in Days	Per Plant Value	# of Plants	Total Property Coverage Amount
Clones/Pre-Vegetative Plants	Planted Day 1 to 13	\$7 per plant		\$
Vegetative Plants	Day 14 to 30	\$25 per plant		\$
Pre-Flowering Plants	Day 31 to 60	\$65 per plant		\$
Flowering Plants	Day 61 to Harvest	\$150 per plant		\$
Harvested Plants	After Harvest	\$250 per plant		\$
Mother Plants/Clone Producers	N/A	\$800 per plant		\$
Unplanted or Germinating Seeds		Replacement Cost of Seed Value		\$



LOCATION/BUILDING #: \_\_\_\_\_ / \_\_\_\_\_

How many buildings/structures at this location: \_\_\_\_\_ Physical Address: \_\_\_\_\_

-Subject of Insurance Amount: \$ \_\_\_\_\_ -Deductible: \$ \_\_\_\_\_

Is this location open and fully operational? ..... ☐ Yes ☐ No

-If "No," when will it be open and fully operational? \_\_\_\_\_

What are the operations at this building only: ☐ Manufacturer ☐ Processor ☐ Indoor Grow ☐ Outdoor Grow (no structure)  
☐ Retail ☐ Dispensary ☐ Lab ☐ Delivery ☐ Other (describe) \_\_\_\_\_

Is oil extraction done at this location? ..... ☐ Yes ☐ No

-If "Yes," what method is used (CO2, Butane, Propane, etc.): \_\_\_\_\_

## BUILDING INFORMATION

Year built: \_\_\_\_\_ Square footage: \_\_\_\_\_

Number of stories: \_\_\_\_\_ Protection class: \_\_\_\_\_

Distance to hydrant: \_\_\_\_\_ Distance to fire station: \_\_\_\_\_

Fire sprinklers? ..... ☐ Yes ☐ No

-If "Yes," what percent of building? \_\_\_\_\_

Construction type (frame, masonry, glass, etc.): \_\_\_\_\_

Building owned by applicant? ..... ☐ Yes ☐ No

\*If "Yes," complete RENOVATIONS below.

For buildings over 20 years of age, list the year updated:

Roof	Plumbing	Electrical	HVAC

## RENOVATION DETAILS (complete if applicant owns the building)

Is building currently undergoing repairs, construction, renovations, etc.? ..... ☐ Yes ☐ No

Total estimated value of the renovations: \$ \_\_\_\_\_

In what stage are the current renovations? \_\_\_\_\_ Expected completion date? \_\_\_\_\_

Is there currently a builder's risk policy? ..... ☐ Yes ☐ No

\*If "Yes," please provide CERTIFICATE.

## PROPERTY INFORMATION

Is there an approved safe or vault on premises meeting the minimum requirements below? ... ☐ Yes ☐ No

-If "Yes," complete SAFE/VAULT DETAILS below (minimum requirements: 800 lbs. with 1-hour fire rating, under 2,000 lbs. must be bolted to the ground)

Does applicant use the safe/vault to store finished stock? ..... ☐ Yes ☐ No

Is there a vacuum oven, centrifuge, distillation column, and/or rotary evaporator in the building? ..... ☐ Yes ☐ No

-If "Yes," provide manufacturer, model number, replacement cost, and motor's HP for each: \_\_\_\_\_

Is there an electrical back-up system? ..... ☐ Yes ☐ No



## PROPERTY COVERAGE LIMITS (for the location listed above)

Building Coverage	\$	<input type="checkbox"/> Triple Net Lease  <input type="checkbox"/> Applicant Owns Building  <p><b>*Completed Stock</b> is defined as manufactured products ready for sale or packaged and sealed inventory containing marijuana buds and/or its derivatives. No harvested or growing plants fall under this category.</p> <p><b>**Goods in Process</b> is defined as cannabis buds and flowers that have been harvested and are in the curing phase of production. No stock, crop, or growing plants fall under this category.</p>
Loss of Income (# of Months Covered: )	\$	
Business Personal Property	\$	
Property in Transit (transported via applicant's owned or leased vehicles)	\$	
Deductible	\$	
Indoor Grow Equipment	\$	
Outdoor Grow Equipment	\$	
Tenants Improvements	\$	
Completed Stock*	\$	
Goods in Process**	\$	

## PROPERTY IN TRANSIT (no coverage for interstate transportation)

- Does the applicant deliver/ship marijuana products? ..... ☐ Yes ☐ No  
 -If "Yes," answer the following below
- Is the product delivered/shipped across state lines? ..... ☐ Yes ☐ No
- Is the product delivered/shipped to residential households or commercial establishments? \_\_\_\_\_
- Are deliveries/shipments done via the applicant's owned or leased vehicles or a common carrier? \_\_\_\_\_
- If the applicant's owned or leased vehicles are used, describe delivery points/locations and preventative actions in place to help eliminate or reduce losses: \_\_\_\_\_
- If a common carrier is used, does the applicant obtain certificates of insurance evidencing limits of insurance coverage and additional insured status in favor of the applicant? ..... ☐ Yes ☐ No
- What limits do the applicant require the independent contractors to carry? \_\_\_\_\_

## CROP COVERAGE INFORMATION (no coverage for plants grown outdoors)

Crop Coverage Limits	Definition of Stage in Days	Per Plant Value	# of Plants	Total Property Coverage Amount
Clones/Pre-Vegetative Plants	Planted Day 1 to 13	\$7 per plant		\$
Vegetative Plants	Day 14 to 30	\$25 per plant		\$
Pre-Flowering Plants	Day 31 to 60	\$65 per plant		\$
Flowering Plants	Day 61 to Harvest	\$150 per plant		\$
Harvested Plants	After Harvest	\$250 per plant		\$
Mother Plants/Clone Producers	N/A	\$800 per plant		\$
Unplanted or Germinating Seeds		Replacement Cost of Seed Value		\$



LOCATION/BUILDING #: \_\_\_\_\_ / \_\_\_\_\_

◦ How many buildings/structures at this location: \_\_\_\_\_ ◦ Physical Address: \_\_\_\_\_

-Subject of Insurance Amount: \$ \_\_\_\_\_ -Deductible: \$ \_\_\_\_\_

◦ Is this location open and fully operational? ..... ☐ Yes ☐ No

-If "No," when will it be open and fully operational? \_\_\_\_\_

◦ What are the operations at this building only: ☐ Manufacturer ☐ Processor ☐ Indoor Grow ☐ Outdoor Grow (no structure)  
☐ Retail ☐ Dispensary ☐ Lab ☐ Delivery ☐ Other (describe) \_\_\_\_\_

◦ Is oil extraction done at this location? ..... ☐ Yes ☐ No

-If "Yes," what method is used (CO2, Butane, Propane, etc.): \_\_\_\_\_

## BUILDING INFORMATION

◦ Year built: \_\_\_\_\_ ◦ Square footage: \_\_\_\_\_

◦ Number of stories: \_\_\_\_\_ ◦ Protection class: \_\_\_\_\_

◦ Distance to hydrant: \_\_\_\_\_ ◦ Distance to fire station: \_\_\_\_\_

◦ Fire sprinklers? ..... ☐ Yes ☐ No

-If "Yes," what percent of building? \_\_\_\_\_

◦ Construction type (frame, masonry, glass, etc.): \_\_\_\_\_

◦ Building owned by applicant? ..... ☐ Yes ☐ No

\*If "Yes," complete RENOVATIONS below.

◦ For buildings over 20 years of age, list the year updated:

Roof	Plumbing	Electrical	HVAC

## RENOVATION DETAILS (complete if applicant owns the building)

◦ Is building currently undergoing repairs, construction, renovations, etc.? ..... ☐ Yes ☐ No

◦ Total estimated value of the renovations: \$ \_\_\_\_\_

◦ In what stage are the current renovations? \_\_\_\_\_ ◦ Expected completion date? \_\_\_\_\_

◦ Is there currently a builder's risk policy? ..... ☐ Yes ☐ No

\*If "Yes," please provide CERTIFICATE.

## PROPERTY INFORMATION

◦ Is there an approved safe or vault on premises meeting the minimum requirements below? ... ☐ Yes ☐ No

-If "Yes," complete SAFE/VAULT DETAILS below (minimum requirements: 800 lbs. with 1-hour fire rating, under 2,000 lbs. must be bolted to the ground)

• Does applicant use the safe/vault to store finished stock? ..... ☐ Yes ☐ No

◦ Is there a vacuum oven, centrifuge, distillation column, and/or rotary evaporator in the building? ..... ☐ Yes ☐ No

-If "Yes," provide manufacturer, model number, replacement cost, and motor's HP for each: \_\_\_\_\_

◦ Is there an electrical back-up system? ..... ☐ Yes ☐ No



## PROPERTY COVERAGE LIMITS (for the location listed above)

Building Coverage	\$	<input type="checkbox"/> Triple Net Lease  <input type="checkbox"/> Applicant Owns Building  <p><b>*Completed Stock</b> is defined as manufactured products ready for sale or packaged and sealed inventory containing marijuana buds and/or its derivatives. No harvested or growing plants fall under this category.</p> <p><b>**Goods in Process</b> is defined as cannabis buds and flowers that have been harvested and are in the curing phase of production. No stock, crop, or growing plants fall under this category.</p>
Loss of Income (# of Months Covered: )	\$	
Business Personal Property	\$	
Property in Transit (transported via applicant's owned or leased vehicles)	\$	
Deductible	\$	
Indoor Grow Equipment	\$	
Outdoor Grow Equipment	\$	
Tenants Improvements	\$	
Completed Stock*	\$	
Goods in Process**	\$	

## PROPERTY IN TRANSIT (no coverage for interstate transportation)

- Does the applicant deliver/ship marijuana products? ..... ☐ Yes ☐ No
  - If "Yes," answer the following below
  - Is the product delivered/shipped across state lines? ..... ☐ Yes ☐ No
  - Is the product delivered/shipped to residential households or commercial establishments? \_\_\_\_\_
  - Are deliveries/shipments done via the applicant's owned or leased vehicles or a common carrier? \_\_\_\_\_
  - If the applicant's owned or leased vehicles are used, describe delivery points/locations and preventative actions in place to help eliminate or reduce losses: \_\_\_\_\_
  - If a common carrier is used, does the applicant obtain certificates of insurance evidencing limits of insurance coverage and additional insured status in favor of the applicant? ..... ☐ Yes ☐ No
  - What limits do the applicant require the independent contractors to carry? \_\_\_\_\_

## CROP COVERAGE INFORMATION (no coverage for plants grown outdoors)

Crop Coverage Limits	Definition of Stage in Days	Per Plant Value	# of Plants	Total Property Coverage Amount
Clones/Pre-Vegetative Plants	Planted Day 1 to 13	\$7 per plant		\$
Vegetative Plants	Day 14 to 30	\$25 per plant		\$
Pre-Flowering Plants	Day 31 to 60	\$65 per plant		\$
Flowering Plants	Day 61 to Harvest	\$150 per plant		\$
Harvested Plants	After Harvest	\$250 per plant		\$
Mother Plants/Clone Producers	N/A	\$800 per plant		\$
Unplanted or Germinating Seeds		Replacement Cost of Seed Value		\$

**SECTION 6 – LIABILITY COVERAGE**

(Complete all applicable sections)

General Aggregate	\$	Each Occurrence	\$
Products & Completed Operations Aggregate	\$	Damage To Rented Premises (each occurrence)	\$
Personal & Advertising Injury	\$	Medical Expense (any one person)	\$

**PREMISES LIABILITY**
☐ Occurrence    ☐ Claims Made\*    (\* If "Claims Made" is selected, provide a copy of your current declaration page.)

Proposed Retroactive Date: \_\_\_\_\_ Entry Date Into Uninterrupted Claims Made Coverage: \_\_\_\_\_

- Has any product, work, or location been excluded, uninsured, or self-insured from any previous coverage? ..... ☐ Yes    ☐ No
- Was tail coverage purchased under any previous policy? ..... ☐ Yes    ☐ No
- Are you aware of any incidents that could give rise to a claim? ..... ☐ Yes    ☐ No

**PRODUCTS LIABILITY - CLAIMS MADE ONLY\***    (\* Provide a copy of your current declaration page)

Proposed Retroactive Date: \_\_\_\_\_ Entry Date Into Uninterrupted Claims Made Coverage: \_\_\_\_\_

- Has any product, work, or location been excluded, uninsured, or self-insured from any previous coverage? ..... ☐ Yes    ☐ No
- Was tail coverage purchased under any previous policy? ..... ☐ Yes    ☐ No
- Are you aware of any incidents that could give rise to a claim? ..... ☐ Yes    ☐ No

**PART A – DISPENSARY/RETAIL INFORMATION**

- Are there any employed professional(s) (e.g. physicians or pharmacists)? ..... ☐ Yes    ☐ No  
 -If "Yes," do the employed professional(s) carry their own separate professional liability insurance? ..... ☐ Yes    ☐ No
- How much inventory is displayed to customers?    ☐ 0-5%    ☐ 6-10%    ☐ 6-10%    ☐ 11-25%    ☐ Greater than 25%

- Does applicant maintain a ledger with a record of the quantity of marijuana or marijuana-containing products dispensed in each transaction, the type and source of the marijuana dispensed, the total amount paid by the customer for all goods and services provided, and the date and time dispensed? ..... ☐ Yes    ☐ No

- Does applicant grow medical or recreational marijuana, or any other cannabis plants on premises? ..... ☐ Yes\*    ☐ No

-\* If "Yes," complete PART B – GROWING FACILITY INFORMATION.

- Are any marijuana-containing products manufactured, mixed, labeled, or relabeled by the applicant, including marijuana-infused baked goods or candies, infused oils or lotions, other food products, or smoking accessories? ..... ☐ Yes\*    ☐ No

-\* If "Yes," complete PART C – MANUFACTURING &amp; PROCESSING OPERATIONS.

- Do any products, ingredients, or components originate from outside of the United States? ..... ☐ Yes    ☐ No

-If "Yes," answer the following:

- Specify what products are imported and the countries of origin: \_\_\_\_\_
- Are imported products and components tested for contamination and verification that they match what was ordered? ..... ☐ Yes    ☐ No



- For products that applicant does not produce or manufacture, does applicant obtain Certificate of Insurance (COIs) evidencing product coverage and additional insured status from all US-based manufacturers or suppliers? ..... ☐ Yes ☐ No
- Does the applicant use a third party testing laboratory to test their marijuana and marijuana-containing products? ..... ☐ Yes ☐ No
  - If "Yes," do all testing reports received from this laboratory indicate the following? (Check all that apply)
    - ☐ Products are not contaminated with pesticides
    - ☐ Products are not contaminated by mold/fungus
    - ☐ Products are not contaminated by heavy metals
    - ☐ Cannabinoid profiles (e.g. THCA, delta8-THC, CBDA, CBD, CBG, CBN, etc.)
    - ☐ Terpene profiles
    - ☐ Products are not contaminated by bacteria
    - ☐ Products are not contaminated by mycotoxins
    - ☐ Products are not contaminated by residual solvents
    - ☐ Cannabinoid dosage per serving (milligrams per serving for each cannabinoid)
  - If "No," describe how the applicant ensures product purity: \_\_\_\_\_

## PART B – GROWING FACILITY INFORMATION

- Where are the marijuana cultivation areas located? ☐ Indoors ☐ Outdoors ☐ Greenhouse
  - If outdoors, provide the approximate size of the growing area in acres: \_\_\_\_\_
- If cultivation areas are located outdoors, does a fence surround the cultivation areas? ..... ☐ Yes ☐ No
  - If "Yes," answer the following:
    - Describe the fence (e.g. height, material used, electrified, etc.): \_\_\_\_\_
    - If electrified fencing, barbed wire, or razor wire is used, are there warning signs on property? ..... ☐ Yes ☐ No
    - Is the fenced-in area locked at all times? ..... ☐ Yes ☐ No
    - Are there locked gates at all entrances to the property and/or growing area? ..... ☐ Yes ☐ No
- If cultivation areas are located in a greenhouse, will the greenhouse be fully enclosed with locking doors? ..... ☐ Yes ☐ No
  - If "No" answer the following:
    - Describe how the greenhouse is secured to prevent unauthorized entry: \_\_\_\_\_
    - Is the greenhouse constructed of polycarbonate or impact resistant glass panels secured to a permanent foundation? ..... ☐ Yes ☐ No
    - If "No," describe the construction materials: \_\_\_\_\_
- What is the maximum number of plants on the premises at any one time: \_\_\_\_\_
- Are any marijuana-containing products manufactured, mixed, labeled, or relabeled by the applicant, including marijuana-infused baked goods or candies, infused oils or lotions, other food products, or smoking accessories? ..... ☐ Yes\* ☐ No
  - \*If "Yes," complete PART C – MANUFACTURING & PROCESSING OPERATIONS.
- Does the applicant use a third party testing laboratory to test their marijuana and marijuana-containing products? ..... ☐ Yes ☐ No
  - If "Yes," do all testing reports received from this laboratory indicate the following? (Check all that apply)
    - ☐ Products are not contaminated with pesticides
    - ☐ Products are not contaminated by mold/fungus
    - ☐ Products are not contaminated by heavy metals
    - ☐ Cannabinoid profiles (e.g. THCA, delta8-THC, CBDA, CBD, CBG, CBN, etc.)
    - ☐ Terpene profiles
    - ☐ Products are not contaminated by bacteria
    - ☐ Products are not contaminated by mycotoxins
    - ☐ Products are not contaminated by residual solvents
    - ☐ Cannabinoid dosage per serving (milligrams per serving for each cannabinoid)
  - If "No," describe how the applicant ensures product purity: \_\_\_\_\_



## PART C – MANUFACTURING & PROCESSING OPERATIONS

- Supply a complete list of products manufactured or processed by applicant: \_\_\_\_\_  
\_\_\_\_\_
- Are manufacturing and processing facilities located: ☐ Indoors ☐ Outdoors  
-If outdoors, provide the approximate size of the processing area in acres: \_\_\_\_\_
- For products that applicant does not produce, does applicant obtain certificates of analysis (COAs) evidencing that product testing was performed by the original manufacturer or by the insured's direct supplier? ..... ☐ Yes ☐ No
- Will your operation(s) include the extraction of cannabis oils or the manufacturing of any concentrates? ..... ☐ Yes ☐ No  
-If "Yes," answer the following:
  - What extraction or manufacturing method will the applicant utilize: \_\_\_\_\_
  - If applicant will use an extraction method that utilizes pressurized or flammable materials, is the insured's production equipment or system certified or intended for this use? ..... ☐ Yes ☐ No
  - Is equipment installed, serviced, and repaired by a qualified, factory-trained technician? . ☐ Yes ☐ No
  - Are closed loop extraction systems installed? ..... ☐ Yes ☐ No
  - Is a formal checklist used to ensure equipment is operating in strict accordance of manufactures' specifications? ..... ☐ Yes ☐ No
  - Is a formal training program in place to ensure equipment is operated in strict accordance of manufactures' specifications? ..... ☐ Yes ☐ No
  - Will the oils or concentrates be distributed in bulk to other infused product manufacturers? ..... ☐ Yes ☐ No
  - Are any of the products (e.g. oils, shatter, hash, etc.) intended for use in vaporizing devices? ..... ☐ Yes ☐ No

If "Yes," which product(s): \_\_\_\_\_

  - Are flammable liquids stored in UL or FM approved containers or stored in an approved cabinet of flammable liquids storage room? ..... ☐ Yes ☐ No
  - Are flammable gas cylinders stored in a segregated, secured location, and chained or secured with protective caps in place at all times? ..... ☐ Yes ☐ No
  - Are air monitors and alarm systems installed in all areas using flammable gasses? ..... ☐ Yes ☐ No
- Does the production of any of the products require open flame, frying, or other cooking methods? ..... ☐ Yes ☐ No  
-If "Yes," answer the following:
  - Does establishment have a UL-300 compliant automatic fire suppression system with nozzles that extend over all cooking surfaces? ..... ☐ Yes ☐ No
  - What type of fire suppression system? \_\_\_\_\_
  - Are hoods and flues inspected/cleaned by an outside service and tagged for verification of this? ..... ☐ Yes ☐ No
  - How often are the hoods and flues checked? \_\_\_\_\_
- Does your cooking/frying equipment have an automatic gas/propane supply cutoff valve? ..... ☐ Yes ☐ No
- Does that applicant have a deep fat fryer with a high limit temperature switch? ..... ☐ Yes ☐ No
- Will the applicant's equipment be used and/or rented to others who are not the named insured? ..... ☐ Yes ☐ No





# CANNABIS INSURANCE APPLICATION

## Cannabis Insurance Application (Medical and Recreational)

- Does the applicant actually produce the individually filled cartridges vapor pens? ..... ☐ Yes ☐ No
  - If "Yes," answer the following:
    - Are the cartridges one size fits all or are they only compatible with a particular brand? ☐ Fits all ☐ Particular brand
      - If only compatible with a particular brand, which brand: \_\_\_\_\_
    - Submit a copy of the insured's label and packaging for the cartridges evidencing warnings and disclaimers with this application.
- Are all marijuana and marijuana-containing products manufactured and distributed by the applicant sold in childproof packaging or containers? ..... ☐ Yes ☐ No
- Has applicant consulted with an attorney to determine their labeling includes any warnings, disclaimers, notifications of contraindications, listing of ingredients, and meets all state and local requirements? ..... ☐ Yes ☐ No
  - If "No," answer the following:
    - Does labeling contain warning to keep product away from children and pets? ..... ☐ Yes ☐ No
    - Does labeling contain warning that the product contains intoxicating materials (i.e. marijuana) and users should not drive or operate heavy machinery after consumption? ..... ☐ Yes ☐ No
    - Does labeling meet state standards (if any) for being packaged in a way that does not appeal to children? ..... ☐ Yes ☐ No
    - What steps has the applicant taken to ensure that packaging and labeling meets state and local requirements? \_\_\_\_\_
- Do any products, ingredients, or components originate from outside of the United States? ..... ☐ Yes ☐ No
  - If "Yes," answer the following:
    - Specify what products are imported and the countries of origin: \_\_\_\_\_
    - Are imported products and components tested for contamination and verification that they match what was ordered? ..... ☐ Yes ☐ No
- For products that applicant does not produce or manufacture, does applicant obtain certificates of insurance (COIs) evidencing product coverage with limits of at least \$1,000,000 and additional insured status from all US-based manufacturers or suppliers? ..... ☐ Yes ☐ No
- Does the applicant use a third party testing laboratory to test their marijuana and marijuana-containing products? ..... ☐ Yes ☐ No
  - If "Yes," do all testing reports received from this laboratory indicate the following? (Check all that apply.)

<input type="checkbox"/> Products are not contaminated with pesticides	<input type="checkbox"/> Products are not contaminated by bacteria
<input type="checkbox"/> Products are not contaminated by mold/fungus	<input type="checkbox"/> Products are not contaminated by mycotoxins
<input type="checkbox"/> Products are not contaminated by heavy metals	<input type="checkbox"/> Products are not contaminated by residual solvents
<input type="checkbox"/> Cannabinoid profiles (e.g. THCA, delta8-THC, CBDA, CBD, CBG, CBN, etc.)	<input type="checkbox"/> Cannabinoid dosage per serving (milligrams per serving for each cannabinoid)
<input type="checkbox"/> Terpene profiles	
  - If "No," describe how the applicant ensures product purity: \_\_\_\_\_

## SECTION 7 – APPLICANT SIGNATURE

**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 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 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, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or 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.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT, AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

\_\_\_\_\_  
**Applicant Name (Print)**

\_\_\_\_\_  
**Producer Name (Print)**

\_\_\_\_\_  
**Agent Signature**

\_\_\_\_\_  
**Producer Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Date**