

what is covered?

how is it covered?



living plant material

Seeds, seedlings, vegetative & flowering plants are all covered via the indoor crop coverage form.

Living plant material does not limit coverage by growing phase, as all stages of growth fall broadly under "living plant material."

cannabis & hemp crop coverage form



harvested cannabis material

Covers harvested cannabis no longer in the growing medium. Coverage is also provided for in-process flower an/or goods not yet ready for sale.

This coverage is available under the standard property policy (limited perils) or via indoor crop (broad perils unique to the indoor crop form.

cannabis & hemp crop coverage form & via endorsement to property policy



finished stock

Finished stock coverage is available within the standard property policy via proprietary cannabis specific policy endorsements (special causes of loss).

Our locked safe warranty requirements fit the needs of cannabis businesses.

via endorsement to property policy





property coverage highlights

- basic*, broad* or special form available
- building coverage
- builders' risk (ground up and renovations)
- business personal property
- business income
- comprehensive property extension
 - limits up to \$25,000 for each coverage
- computer equipment
- deductibles starting at \$1,000
- glass coverage
- harvested cannabis material
 - available via property form (limited perils); or
 - via the crop coverage form (broadened perils)
- high limits of finished stock coverage available
 - locked safe warranties that meet the needs of cannabis businesses
- ordinance or law coverage
- outdoor sign coverage
 - high limits available
- property off-premises (including finished stock)
 - includes finished stock in transit
 - coverage is for owned goods
 - varying coverage limits available
- replacement cost, acv or agreed value available
- vacant properties



general liability coverage highlights

- additional insureds, waivers of subrogation, and primary and non-contributory wording available
- aggregate limits per location are available
- endorsements tailored to individual needs of various cannabis related businesses
- hired and non-owned auto liability coverage
- increased fire damage limits available
- incidental habitational risks are acceptable
- incidental other operations are possible to include
- trade show and special event coverage available

inland marine coverage highlights

- bailee's customers coverage
 - finished stock / harvested cannabis material / cash in transit available
 - coverage is for non-owned good in the care, custody, and/or control of insured.
- contractors equipment coverage
- outdoor grow equipment
- scheduled property
- miscellaneous tool coverage

crop coverage highlights

- coverage for indoor cultivation (including greenhouse)
- 14 covered perils
- competitively priced

what we have to offer:



○ extensive appetite

- bakeries/manufacturing/infused-products
- consultants
- cultivation contractors
- delivery
- distribution
- dispensaries
- indoor & greenhouse cultivation
- laboratories
- lessors risk only
- medical offices
- outdoor cultivation
- processing operations
- schools
- more for cannabis and hemp



○ coverage in all 50 states

We are licensed in all 50 states. This allows rapid speed to market as new states legalize medical and recreational cannabis.



○ dynamic and flexible

We understand the legal cannabis industry is ever evolving and we're continuously looking at ways to address the industry through our coverage offerings. We take a collaborative approach with our agency partners to try and meet needs as they emerge.



○ reliable claims service

Industry professionals with extensive knowledge of the coverage we offer.



○ quotes in days *not* weeks

It's important to be dependable. We take service very seriously.

Call Hull & Company, LLC.

We'll put you at the top of this budding industry.

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