

Coverage Types

- Business income with extra expense
- Business personal property
- Equipment breakdown
- General liability
 - Cyber liability
 - Full general liability limits to include products completed operations
 - Increased limits up to \$10M on the primary
 - Manufacturers E&O
 - Product recall
 - Worldwide coverage
- Property
- Tenant improvements and betterments

Operations

- Cultivators / growers / processors
- Delivery only
- Distributors and transporters
- Manufacturers
- Non-storefront delivery to home
- Retailers and dispensaries
- Tobacco and smoke shops selling CBD / hemp

Highlights

- Blanket additional insured
- Blanket primary and non-contributory form
- Blanket waiver of subrogation
- Employee benefits liability limits up to \$2M
- Premises and operations available on either an occurrence or claims-made form
- Stop gap limits up to \$1M

Underwriting Guidelines

- Adherence to state and local regulations and requirements
- Diligent maintenance and product testing
- Intrastate risks
- Primary business operations are related to cannabis / hemp
- Type of systems / procedures used and controls in place

Target Classes

- Cultivators / growers / processors
- Delivery / non-storefront delivery to home
- Dispensaries / distributors, retailers and transporters
- Extractors
- Hemp farms
- Hemp-infused beverages
- Manufacturers
- Oils and lotions
- Online sales
- Tobacco / smoke shops selling CBD / Hemp
- Wholesalers

Ways to Submit

essubmissions@wholesure.com

Online Portal: [Agent Portal](#)