



CANNABIS SELECT

INSURANCE PROGRAM

Niche. Expertise.

Conifer Insurance Services is a specialty program administrator that provides agents and brokers with an innovative mix of insurance products for niche and underserved industry groups.

Launched in 2025, the **Cannabis Select Program** provides large-scale operators and MSO's with an extensive selection of robust coverage options and high-limit capacity. The program is available to businesses operating in all legalized states and DC.

COVERAGE INFORMATION

LIABILITY

- General Liability (Sq. Footage) – Up to \$5M/\$5M
- Product Liability (Claims Made) – Up to \$5M/\$5M
- Product Withdrawal – Up to \$1M
- Defense Outside the Limits – \$1M (within policy form)
- Personal & Advertising Injury – \$1M
- Damage to Premises Rented to You
- Warehouse Legal Liability
- Assault & Battery

PROPERTY

- Property – Up to \$25M per location
 - Buildings
 - Finished Stock
 - Harvested Plant Material
 - Theft (option to exclude or add sublimit)
 - Plant Inventory (Crop)
 - Business Personal Property (BPP)
 - In-Transit Coverage
 - Equipment Breakdown
 - Business Interruption (BI)
- Property Extension Endorsement
- Loss Limits – Up to \$25M

SUBMISSION REQUIREMENTS

- Cannabis Select Application
- SOV (if applicable)
- Loss Runs
- Please submit all documents and applications to **CannabisSelect@ConiferInsurance.com**

PROGRAM HIGHLIGHTS

- **Exclusive Carrier Market** - Houston Specialty Insurance Company, a subsidiary of Skyward Specialty Insurance Company, A.M. Best A-X (Excellent)
- **High Property Limits** – Up to \$25M per location
- **Defense Costs Outside the Limits** – Providing broader financial protection
- **Customizable Theft Coverage** – Option to exclude or limit theft exposure
- **Named Wind Storm** - Tier 1 County Exclusion Only
- **Multi-Location Policy** - All coverages and states on one policy

CONTACT:



Kathleen Brown-Hurtado

President of Cannabis Specialty Programs

Phone: (925) 383-3457

Email: kbrown-hurtado@coniferinsurance.com

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