

CANNABIS INSURANCE GENERAL LIABILITY, PRODUCT LIABILITY, AND PROPERTY



DeCotis partners with Blitz, a tech-driven insurer, to streamline Cannabis Insurance for the small commercial market.

- Digital applications can be completed in as little as 5 minutes
- E-sign available for the insured and producer—no need to upload docs
- Policies are written on AM Best A-rated paper
- Insurance is available in states where cannabis and hemp are legal

Target Classes
Dispensaries—retail operations and non-storefront delivery with sales of up to \$15 million
Cultivators
Distributors
Manufacturers
Lessor's Risk Only policies available for landlords with cannabis/mixed exposure
COVERAGE HIGHLIGHTS
General Liability
Limits up to \$1 million / \$2 million
Occurrence and Claims-Made Forms
Hired & Non-Owned Auto (not delivery)
Employee Benefits Liability
Minimum premium: \$500 per location
Product Liability
Limits up to \$1 million / \$2 million
Claims-Made Form
Premium starting at \$700
Must be written with General Liability
Coverage for Products and Completed Operations, Product Withdrawal
Only licensed operations are eligible for coverage
Property
Written on Special Form
Up to \$5 million TIV
Max of 35,000 square feet per location
Lessor's Risk Only: max of 30,000 square feet
Coverage for Building, Inventory and Personal Property, Loss of Income, Crime
Lessor's Risk Only
Lessor's Risk Only coverage is available for landlords that rent to cannabis and mixed cannabis/non-cannabis exposures, including industrial properties, office buildings, warehouses, greenhouses, and strip malls
Risks must have at least one cannabis tenant to qualify
Coverage for Building, Business Personal Property, Business Income, Equipment Breakdown