



Insurance coverage and risk management designed for cannabis businesses

You are involved in a fast-paced industry that has unique risks. Managing that risk with 360-degree coverage is our specialty.

Cannabis 360 understands your need to protect your business from unforeseen risk while controlling costs. We help you to identify and navigate risks and meet mandated insurance requirements so that you can focus on your daily operation.

THE CANNABIS INDUSTRY IS EXPECTED TO CREATE
250,000 JOBS
by 2020

New Frontier Data

What Can We Provide

Are you a dispensary, grower, transporter, property management company, manufacturer, testing lab or ancillary business? We will tailor a risk management portfolio to support and protect you and your business.

 GENERAL LIABILITY

 CROP

 EMPLOYEE BENEFITS

 WORKERS COMPENSATION

 PRODUCT LIABILITY

 BONDS

 PROPERTY

 STOCK THROUGHPUT

 MANAGEMENT AND PROFESSIONAL LIABILITY

 CYBER

 COMMERCIAL AUTO

 SUPPLEMENTAL PRODUCTS

 BUSINESS INCOME

 BUILDERS RISK

How It Works

1

SHOW US AROUND

Let's meet to discuss your business needs and operations so we can adequately protect you from risk. We are available to meet in person or via Skype or phone.

2

REVIEW BEST OPTIONS

After we get to know you and your business, we will research the best products and pricing to fit your needs.

3

SELECT COVERAGE

With our professional guidance, you review and select the best products and pricing for your business. We'll complete the process and assist with payment options.

4

GROW YOUR BUSINESS

Once your coverage is secured, you can focus on growing your business. We'll continue to stay in touch and monitor changing regulations and laws that will impact your business.

Where Do You Fit?

The U.S. cannabis business is a growing, multi-layered industry. But your role is unique, and your coverage should be too. Here's how we define some of the different businesses in the industry.

GROWERS & CULTIVATORS

Farms, Independent Growers, Greenhouses, Hydroponic Growers

For companies growing and supplying legal cannabis, crop coverage protects both living and harvested plant material. Stock coverage protects mature, harvested plants that have been processed.

DISPENSARIES & RETAILERS

Medical and Recreational Dispensaries, Cooperatives, Collectives

For businesses selling legal cannabis, protection is needed for general liability, product liability, property, business income and cyber-related claims.

PRODUCT MANUFACTURERS

Bakeries, Oil Producers, Medical Goods Producers, Paraphernalia Producers

For all businesses producing cannabis and cannabis-related items, protection is needed for general liability, product liability, property, business income and cyber-related claims.

PROPERTY OWNERS AND MANAGERS

Property Management Groups, Landlords

For landlords and property managers of cannabis-related businesses, protection is needed for property damage or loss, general liability, business income and cyber-related claims.

TRANSPORTATION SERVICES

Cannabis Transporters, Delivery Services, Armored/Secure Transporters

For business related to the safe transportation of cannabis products, protection is needed for vehicles and claims around vehicle injuries.

ANCILLARY BUSINESSES

Hydroponic Stores, Testing Labs, Head Shops, Building Trades

For all business related to the operation and physical locations of businesses that grow, manufacture or sell cannabis-related goods and services, protection is needed for general liability, product liability, property, business income and cyber-related claims.

Cannabis 360 Risk Management Portfolio



GENERAL LIABILITY

Protects you, your employees and your cannabis-related business from legal claims involving bodily injury or property damage from accidents on your premises or from your products, operations or advertising.



WORKERS COMPENSATION

Pays for an injured employee's medical treatment and can assist in replacing lost wages; protects your employees, business and assets.



PROPERTY

Covers losses to your property caused by fires or explosions, theft, damage from vehicles or airplanes, or acts of vandalism.



CYBER

Protects your cannabis-related company in the event of a data breach or other cyber threat, including exposures created by your employees who work on computers.



BUSINESS INCOME

Replaces lost net income, covers continuing expenses, and pays for relocation expenses and advertising fees if your cannabis-related business is forced to close.



CROP

Protects your marijuana crops during the stages of growth.



PRODUCT LIABILITY

Protects against bodily injury and property damage claims.



STOCK THROUGHPUT

Addresses potential gaps in insurance for supplies or purchases that are in transit.



COMMERCIAL AUTO

Covers financial responsibility if you or an employee is at fault in a vehicle accident and people are injured or their property is damaged.



BUILDERS RISK

Covers buildings and structures under construction, as well as related equipment.



EMPLOYEE BENEFITS

Encompasses a variety of products, including group health, dental, vision and life insurance.



BONDS

Guarantees you some type of scheduled payment in the event of a payment default.



MANAGEMENT AND PROFESSIONAL LIABILITY

Protects your cannabis-related company against claims that a professional service you provided caused your client to suffer financial harm due to mistakes on your part or because you failed to perform some service.



SUPPLEMENTAL PRODUCTS

Covers additional aspects of your cannabis-related business, such as cargo, crime, and directors and officers. Umbrella policies fall under this area too.

Tap into our authoritative risk management expertise to provide 360 degrees of protection for your business. Schedule an appointment, chat online, or call us for more information.