



## Hemp & CBD Coverage

### Opportunities in hemp and cannabidiol abound ... as do risks.

With the rapid emergence of new uses for hemp and cannabidiol (CBD) in everything from lotions, to supplements to pet care, the industry is facing significant interest and regulation. This uncertainty can lead to added risks when it comes to protecting your insureds' business interests. At Blue River Underwriters, we work closely with our agents to outline these unique exposures and the coverage options available from an AM Best A+ Rated carrier to serve the needs of insureds at the forefront of the hemp and CBD marketplace.

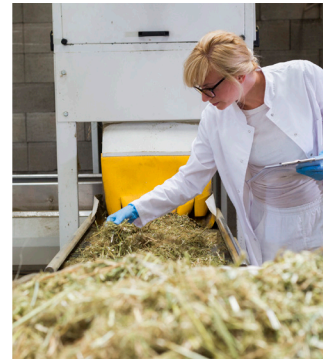
- Classes:
- Pet care products
  - Hemp farms
  - Oils or lotions
  - Hemp-infused beverages
  - Protein supplements
  - Extracts or isolates
  - Food with additives
  - Manufacturers/distributors
  - Retailers/wholesalers
  - Extractors/processors/growers

- Excluded Classes:
- Prescription Products
  - Nicotine Products
  - Liquor Liability
  - CBD or hemp products from an unlicensed grower
  - Products with more than 0.3% THC/cannabis products\*

- Coverages:
- Maximum limits of \$5M/\$5M/\$5M primary limits or \$1M/\$2M/\$2M primary limits with excess up to \$10M
  - True worldwide coverage
  - Products bodily injury coverage arising out of mold & silica
  - Very limited ingredient restriction list
  - Claims-made
  - Additional insured coverage for vendors and tradeshow sponsors
  - Commercial General Liability endorsement for additional coverages:
    - o Prop 65 coverage
    - o Cyber/data breach coverage
  - Property

- Features:
- AM Best A+ Rated carrier
  - Industry knowledge
  - Limited ingredient restriction list
  - Responsive team
  - Reliable claims handling

\* Subject to cannabis underwriting guidelines



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Blue River Underwriters is a specialty program administrator representing top-rated international carriers by way of expert underwriting leadership. Our team has built a solid reputation for quality programs, competitive rates and unparalleled service. We partner with select retail and wholesale agents nationwide to deliver industry and risk insights that empower greater success as part of Breckenridge Insurance Group.

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