



# Quick Coverage Overview

**Commercial General Liability & Product Liability** Offers protection from a variety of claims for Bodily injury or Property Damage to a third-party including clients, landlords, office/farm visitors, exhibition booths, etc.

- Injuries on your property, such as slips or falls
- Liability of others you assume under contracts
- Bodily Injury or damage to another's property arising from a defect in your product
- Libel, slander, or business disparagement
- Copyright infringement in your advertisement
- Legal defense cost if you are sued for covered claims and any settlement or judgement awarded for those claims up to insured amount. MJ will not currently be defended at the Federal level. Hemp will be defended at all levels as a federally legal enterprise.

**Professional Liability Coverage** Protects your company against claims for Errors & Omissions, such as legal counsel or cannabis consulting, including Seedmen's E&O, where it is determined you caused a client to suffer financial harm due to mistakes or failure to perform a contracted service. This can cover the cost of defending your company in a civil lawsuit and certain damages awarded, even if the legal action turns out to be groundless. Professional liability is more commonly called malpractice insurance.

**Property Coverage** Protects your businesses' tangible assets as well as coverages such as business income loss and extended endorsements from covered perils such as **Wind, Earthquake, Fire, and more**. Property Insurance covers inventory, equipment, harvests, and more. This includes Crop insurance, machinery and equipment, and stock-thru-put while in-transit or stored. Coverage can include multiple locations, deductibles, and limits to suit your needs.

**Cyber/Data Breach/Internet Liability Coverage** Protects businesses against targeted attacks and even the occasional misplaced laptop containing confidential material. If your company has employees or handles sensitive client information, you are vulnerable. The best cyber security strategy takes a three-pronged approach: prevent, detect, and mitigate risk. This includes educating all levels of the organization about the importance of cyber security, facilitating ongoing monitoring of critical networks, reviewing response plans for emerging threats, and insuring against financial risk with a stand-alone cyber policy. **AmWins offers an Umbrella to also cover unknown risks.** You need cyber insurance if your business:

- Operate under compliance guidelines such as State and Federal laws EX: HIPAA
- Accepts credit cards or other digital payment types
- Uses computers and mobile devices. EX: VPN log-in credentials
- Stores confidential customer information
- Keeps medical or financial data

**Pollution Liability Coverage** Is environmental insurance designed to cover claims arising from pollution released including tanks at, on, or emanating from a specific scheduled location. EX: Cannabis cultivation farm is the source of an odor of MJ that crosses into a private community. Community sues.

**Workers Compensation/Employer's Liability** Coverage applies to Employees and at times, Officers, for bodily injury and disease caused while working. All states require this coverage once you hit a certain number of employees.

**Directors & Officers/Employment Practices Liability/Crime** Helps cover defense costs and damages arising out of wrongful act allegations and lawsuits brought against an organization's board of Directors and Officers. These types of claims have become increasingly common in the Cannabis market. Parties can potentially be held personally liable and this adds a layer of protection. EPLI covers accusations of harassment or discrimination while at work brought by employees or third parties. Crime covers employee dishonesty and other fraudulent activity that occurs within the business and to third parties.

*Let Your Business Grow, We'll Protect It.*

Thank you for your Support

