



**PROFESSIONAL PROGRAM  
INSURANCE BROKERAGE**

Division of SPG Insurance Solutions, LLC

**Specialized Programs for Cannabis, CBD & Hemp Businesses**

Since 2010, Professional Program Insurance Brokerage (PPIB) has been providing brokers nationwide solutions for cannabis companies.

**WE'RE HERE TO GROW WITH YOU!**

**YOUR DEDICATED TEAM:**

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Professional Program Insurance Brokerage | Division of SPG Insurance Solutions, LLC | Northern California / Bay Area | CA License #0L09546



## GENERAL LIABILITY

- \$1M/\$2M limits for all risks except \$2M/\$2M limits for Indoor/Outdoor Cultivation, Retail, and Wholesalers



## PROPERTY COVERAGE

- Up to \$5M TIV for BPP, Tenant Improvements, Business Income, and Building and can include up to \$2M TIV for Finished Stock, Harvested Stock, Indoor Crop Coverage
- Higher limits may be available for “best in class” operations



## PRODUCTS COVERAGE

- Up to \$2M/\$2M Product Liability coverage for Retail, Indoor Cultivation, Wholesaler risks, and CBD/Hemp risks per the H.R.2—Agriculture Improvement Act of 2018
- Up to \$2M/\$2M Admitted Product Liability coverage for CA, NV and WA risks; can include option for products withdrawal and intoxication liability; more states coming soon
- \$100K/\$300K—low limit available for small business, retail, dispensary, and cultivation risks. Not available for risks over \$5M receipts; available in all Cannabis-Legal States



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## OPTIONAL COVERAGES

- Hired/Non-Owned Auto
- Stop Gap
- Employee Benefits Liability
- Property Extension including money & securities, employee dishonesty, sign, spoilage, and more
- Property off premises
- Inland Marine for Owned Property/Cash in Transit
- Inland Marine for Bailee/Cash in Transit
- Inland Marine for Contractor’s Equipment
- Ordinance or Law
- Equipment Breakdown
- Contingent BI



## ELIGIBLE RISKS

- Lessor’s Risk Only
- Dispensary/Retailer
- Indoor, Greenhouse, and Outdoor Cultivation
- Processing/Packaging
- Manufacturing and Extractions
- Distribution and Delivery
- Lab, Schools, Consultants
- Wholesalers
- Warehouse/storage
- Cannabis Cultivation Contractor
- Cannabis Harvest/Trim Contractor

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