

Hemp & Cannabidiol (CBD) Coverage

Admiral Insurance Group offers coverage for companies in the hemp and CBD industry. We know the industry is expanding and changing all the time, with regulatory requirements and exposures that can be challenging. Our coverage is customized to meet the unique needs of the hemp and CBD industry.

What's at Risk

Whether your client is a US manufacturer, contract manufacturer, distributor, retailer or wholesaler in the hemp and CBD industry, they are tasked with mitigating significant risks in an environment of stringent business regulations. Any incident without the right coverage and your client's business and operation might never recover.

Our Solution

Our specialized Health, Nutrition and Lifestyle (HNL) Team stretches across the nation and consists of experts in the field whose memberships in the National Products Association and the American Herbal Products Association keep them up-to-date on the trends and innovations that matter. Through this team, we deliver comprehensive coverage that protects your clients.

The Admiral Advantage

Admiral Insurance is a full-line specialty operation offering a broad spectrum of commercial casualty and professional liability insurance products. Since 1979, Admiral has been a member company of W.R. Berkley Corporation, whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best Company.

*The partnership you want,
the advantage you need.*

Casualty Coverage for CBD Companies

Coverage Capabilities

- Maximum limits of \$5M/\$5M/\$5M primary limits or \$1M/\$2M/\$2M primary limits with excess up to \$10M
- Defense outside and capped
- 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
- CGL with Admiral Health, Nutrition & Lifestyle endorsement for additional coverages:
 - Prop 65 coverage
 - Cyber/data breach coverage

Sample Classes

- Pet care products
- Hemp farms/growers
- Oils or lotions
- Hemp-infused beverages
- Protein supplements
- Extracts or isolates
- Food with additives
- Manufacturers/distributors
- Retailers/wholesalers
- Extractors/processors
- Vertically Integrated
- Other cannabinoids (CBC, CBN, CBG)

Excluded Exposures

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

**Subject to cannabis underwriting guidelines*



Send your submissions to:
hnlsubs@admiralins.com

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