



Greenpoint Insurance Advisors, LLC
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Business Property: Protecting business assets

Personal Property coverage includes furniture, equipment, fixtures etc (insure to replacement value; requires central burglar alarm & motion detectors at minimum)

Tenant Improvements – fixtures, alterations, installations or additions that you’ve made at your expense, and are part of the building you occupy but do not own (insure to replacement value; requires central burglar alarm & motion detectors at minimum). Likewise, if you did not pay for the improvements and wish to cover, required to insure them by lease or contract, or acquired the improvements through asset purchase etc, let us know

Cannabis/Hemp coverage for saleable, finished product (insure to replacement value; requires compliant safe/vault/container, alarms, motion detectors; central burglar alarm at minimum)

Crop Insurance – for living & drying plants (requires central burglar alarm & motion detectors at minimum)

Equipment Breakdown – in some cases, may only be available at annual renewal

Enhanced Package: Coverage for Money, Outdoor Signs, Spoilage of Perishable Stock, Backup of sewer/drain/sump, Employee Dishonesty and more – various limits may be available, depending on carrier

Business Interruption (income & expense coverage) - when a covered loss impacts your business, and you'd like coverage for lost income and/or extra expenses. If you'd like a worksheet to assist in deciding limits, let us know. Business Income Coverage for interrupted off-site utility services

Marijuana in Transit coverage –in some cases, may require 2 people in the vehicle and a locked container

Cash in Transit coverage–in some cases, may require 2 people in the vehicle and a locked container

Bailee Coverage - if you are transporting property belonging to others
 Glass coverage - if required in your lease

Terrorism coverage – in some cases, may only be available at annual renewal

Building insurance – if you own the building, required to insure by contract or triple-net lease, or wish to insure coverage gaps

Ordinance & Law coverage – if you insure the building but it may be out of code, and requires demolition & upgrades to meet code after a claim

Flood insurance – if you are in a designated flood zone, required to insure by contract, or have concerns

Liability: Protection from lawsuits

Damage to Rented Premises Liability (\$100k comes standard; depending on carrier, higher limits of \$500k - \$1M is available) if you are liable for causing fire/damage to your rented space

Non-Owned & Hired Auto Liability - Are employees running occasional business errands with their personal cars? Do you rent vehicles for business purposes (i.e. a van for a trade show, truck for moving items)? These could be serious risks to your business

Product liability - This coverage is excluded on your policy. If a 3rd party sues you for bodily injury or property damage related to your product (marijuana or other), you will likely have no coverage or defense. This is a separate policy & pricing usually starts at \$3000/year and increases based on gross revenues.

Product recall coverage for product liability claims.

Workers Compensation - REQUIRED BY LAW if you have part-time or full-time employees & payroll, uninsured contractors or laborers. 1099 labor may require coverage as well.

Professional liability - if you get sued for mistakes in recommendations to clients/patients, or giving advice on a consulting basis.

Employment Practices Liability (EPLI) - if an employee/3rd party sues you for harassment, discrimination, wrongful termination, invasion of privacy, failure to promote, etc.

Director & Officer Liability - protect directors and officers from claims made against them, usually resulting from managerial decisions that have adverse consequences on the company

Fiduciary Liability - protecting individuals charged with the responsibility of creating, managing, and administering employee benefit plans within business organizations.

Pollution Liability –bodily injury and property damage caused by environmental/hazardous waste risks when owning, developing or operating a facility or site

Cyber Liability – internet risks, data breach etc.

Commercial Auto Coverage - for vehicles owned by the business

Excess Liability Coverage - for additional liability coverage, to increase your existing general liability.