

**Kuffel, Collimore & Company**  
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Thank you for your interest in our program for Medical Marijuana Primary Caregiver Dispensary insurance. The program has several important coverage features included. Here is a brief description or explanation of some of the coverages.

**Liability Policy:**

- ✓ **Commercial General Liability:** Commercial General Liability (CGL) protects you in case of a lawsuit for Bodily Injury such as a slip and fall on your floor or steps.
- ✓ **Product Liability:** This coverage protects you from lawsuits for illness caused by any of your products including edibles, lotions and marijuana. This would be similar to what restaurants carry in case of illness caused by their food.
- ✓ **Errors and Omissions Liability:** Professional Liability protects against lawsuits because of accusations of bad recommendations.

**Property Policy:**

- ✓ This provides coverage on your Business Personal Property (BPP) which includes contents (furniture; fixtures; other contents including your marijuana supply). Also additions and alterations, such as decorating and improvements, that you have made to the premises. The amount to insure should be the maximum amount it would cost to replace all your Business Personal Property at today's prices if they were destroyed. Coverage also **includes Theft** of marijuana.
- ✓ **Business Income** (or Business interruption): coverage replaces your income lost due to a claim (such as fire) damaging or destroying your dispensary and preventing you from conducting business. It pays for lost profits and continuing expenses such as rent, salaries, loans, etc. The amount to insure would be the gross income minus the cost of your product and other supplies. *If you do not want this coverage, cross it out on the application.*
- ✓ **Burglar Alarm/Security:** It is mandatory to have a Central Station Burglar Alarm, Motion Detector and Cameras. A Safe rated TL-15 or better must be bolted to the floor. The Dispensary Entrance door should be metal and locked with a buzzer entry. **Theft coverage cannot be provided without the Security Requirements.**