



P.O. Box 2944, Parker, Colorado 80134 Ph: (303) 841-8999 Fx: (303) 380-1250

## BUSINESS INSURANCE COVERAGE OPTIONS

### *Cannabis - Hemp*

#### PROPERTY

- **Personal Property coverage** includes furniture, equipment, fixtures etc (insure to replacement value; requires central burglar alarm & motion detectors)
- **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).  
*Likewise, if you did not pay for the improvements, but are 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)
- **Enhanced Package:** Includes \$10K - \$25k - \$50k or \$100k of coverage for Money, Outdoor Signs, Spoilage of Perishable Stock, Backup of sewer/drain/sump, Employee Dishonesty and more - \$150 – 1,500/yr per location
- **Business Interruption** - when a covered loss impacts your business, and you'd like coverage for lost income and/or extra expenses. A worksheet is available to assist in deciding limits for net profit, operating, and payroll expense.
- **Marijuana in Transit coverage** - i.e. \$2,500 per trip = \$150/year. \$25,000 per trip = \$1000/year (other limits available)
- **Cash in Transit coverage** - \$25,000 = \$675/year (other limits available)
- **Bailee Coverage** - if you are transporting property belonging to others, \$25,000 = \$500/year (other limits available)
- **Crop Insurance** – for living & drying plants
- **Glass coverage** - if required in your lease
- **Terrorism coverage** – *available only at annual renewal*
- **Equipment Breakdown** – *available only at annual renewal*
- **Building insurance** – if you own the building, required to insure by contract or NNN lease, or wish to insure coverage gaps
- **Ordinance & Law coverage** – if building may be out of code, and requires demolition & upgrades to meet code after a claim
- **Flood insurance** – if you are in a flood zone or have concerns

#### LIABILITY

- **Damage to Rented Premises Liability (up to \$1mm available)** if you are liable for causing fire/damage to your rented space. (\$150 - \$1000/yr per location)
- **Non-Owned & Hired Auto Liability** - Are employees running occasional business errands with their personal cars? Do you ever 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. (\$100 per location for non-owned; \$225 for non-owned & hired)
- **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 \$3500/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.
- **Professional liability** - if you get sued for mistakes in recommendations to clients/patients, or giving advice on a consulting basis. (\$5,000+/yr)
- **Employment Practices Liability (EPLI)** - if an employee/3rd party sues you for harassment, discrimination, wrongful termination, invasion of privacy, failure to promote, etc. (\$5,000+/yr)
- **Director & Officer Liability** - (\$5,000+/yr) - 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 (\$3k/yr minimum, price increases by revenues)
- **Cyber Liability** – internet risks & data breach (\$2,500+/yr, if available)
- **Commercial Auto Coverage** - for vehicles owned by the business
- **Excess Liability Coverage** - for additional liability coverage, to increase your existing general liability, product liability, or workers comp limits

**Do you have other questions or concerns? Let us know @ 303-841-8999!**



Hull & Company, LLC  
 8000 E Maplewood Ave, Suite 350  
 Greenwood Village, CO 80111  
 (303)217-4855 Fax: (866)610-8043  
 Managing General Agents ■ Wholesale Insurance Brokers

**DATE:** 06/08/2022  
**TO:** JB Woods  
 GREENPOINT INSURANCE ADVISORS, LLC  
 P.O. BOX 2944  
 Parker, CO 80134  
**Agency Fax:** (303)380-1250  
**Agency Phone:** (303)841-8999

**Agency Code:** 104361

**FROM:** Alexandria Beall for Rachel Hauser  
  
 alex.beall@hullden.com

**RE:** GOLDEN ROOKIE, LLC  
**Renewal of Policy #:** NEW

**QUOTATION**

Quotation Premium

**Policy Term:** 06/09/2022 - 06/09/2023 **Quote Exp Date:** 07/08/2022 12:01 AM

Excluding TRIA		Including TRIA	
<b>Premium:</b>	\$750.00	<b>Premium:</b>	\$750.00
Policy Fee	\$100.00	Policy Fee	\$100.00
CO SL Tax(3%)	\$25.50	<b>TRIA:</b>	\$250.00
<b>Total:</b>	<b>\$875.50</b>	CO SL Tax(3%)	\$33.00
		<b>Total:</b>	<b>\$1,133.00</b>

**Commission:** 15 %  
**Minimum Earned Percent:** 25.00 % **Minimum Earned Premium:** \$ 187.50

Note: Policy Fees are fully earned.  
 Policy Type: Occurrence

**Carrier(s):**  
 Canopus US Insurance, Inc. - 200 S. Wacker Dr, Ste 950 Chicago IL 60606  
 Non-Admitted  
 Hull & Company, LLC is responsible for collecting and filing the Surplus Lines taxes.

**Locations:**  
 605 Grand Junction, Grand Junction, CO, 81501

## **Commercial General Liability**

**Coverage: General Liability - Policy Type: Occurrence**

**Limits:**

General Aggregate:	\$2,000,000
Products/Completed Operations Aggregate:	Excluded
Each Occurrence:	\$1,000,000
Personal and Advertising Injury:	\$1,000,000
Damages to Premises Rented To You:	\$100,000
Medical Payments (any one person):	\$5,000
Employee Benefits:	Excluded
Stop Gap:	Excluded

Deductible: \$0

**Loc #: 1 - 605 Grand Junction**

<b>Class</b>	<b>Description</b>	<b>Sub-Line</b>	<b>Basis</b>	<b>Exposure</b>	<b>Final Rate</b>	<b>Premium</b>
12375	Cannabis Dispensary	Premises/Operations	Gross Sales	500,000	1.45	\$750 MP

**GL ONLY**

**Endorsements/Exclusions:** (include, but are not limited to, the following terms, conditions and exclusions.)

**Mandatory Common Forms/Endorsements**

- CUS MJ 100 (03/18) Commercial Lines Common Policy Declarations
- CUS MJ 199 (08/17) Schedule of Forms and Endorsements
- CUS MJ 999 (08/17) Claims Notification
- CUS CO 101 (05/20) – General Exclusions
- CUS CO 102 (02/20) – Service of Suit Clause
- CUS CO 103 (02/20) – Privacy Policy Statement
- CUS CO 104 (08/17) Sanction Limitation and Exclusion Clause
- CUS CO 105 (02/20) Premium Calculation Changes
- CUS CO TNP (02/20) Policyholder Notice – Terrorism Coverage Not Purchased
- IL 0021 (05/04) Nuclear Energy Liability Exclusion Endorsement
- IL 0017 (11/98) Common Policy Conditions

**Mandatory General Liability Forms/Endorsements**

- CUS MJ 102 (08/17) Commercial General Liability Declarations
- CG 0001 (12/07) Commercial General Liability Coverage Part
- CG 2136 (03/05) Exclusion-New Entities
- CG 2147 (12/07) Employment-Related Practices Exclusion
- CG 2149 (09/99) Total Pollution Exclusion
- CUS GL 110 (05/20) Exclusion Absorption Inhalation or Disease
- CUS GL 111 (05/20) Exclusion Cyber Liability
- CUS GL 117 (05/20) Combination General Liability Endorsement
- CUS GL 123 (08/17) Assault and/or Battery Exclusion
- CUS GL 348 (11/20) Fines, Penalties, Punitive or Exemplary Damages
- CG 2104 (11/85) Exclusion-Products/Completed Operations Hazard
- CUS GL 236 (08/17) Audit Premium Amendatory Endorsement
- CUS GL 241 (08/17) Exclusion-Sexual Abuse or Molestation
- CUS GL 244 (08/17) Exclusion-Total Liquor
- CUS GL 312 (08/17) Exclusion-Professional Liability
- CG 2196 (03/05) Silica or Silica Related Dust Exclusion
- CG 2144 (07/98) Limitation of Coverage to Designated Premises
- CUS MJ 108 (08/17) Exclusion-Residential Occupancy

**Conditions:** (include, but are not limited to, the following terms, conditions and exclusions.)

100% Minimum & Deposit

25% Minimum Earned Premium

A written bind request must be received prior to quote expiration date as coverage cannot be backdated or presumed bound without confirmation from a representative of Hull & Co. Denver. If the written request to bind is not received by renewal date or quote expiration, there is no coverage and the file will be considered closed.

**Completed/Signed Affidavit**

Including, but not limited to, the attached schedule of forms.

Policy Fees are 100% Fully Earned

Policy is subject to audit

Premium is a Minimum & Deposit

Premium payment is due within twenty (20) days from the effective date unless otherwise stipulated.

**Subject to Certified Terrorism form (TRIA), completed, signed and dated by applicant.**

**Subject to completed, signed and dated Acord & Company Specific applications signed by both the insured and the producer with coverage and exposures matching quote bound. If any differences the binder and/or policy prevail.**

**Subject to signed/dated NKLL**

Subject to No Losses

- **GL coverage is subject to a photo of the parking lot**

**Special Provisions:**

This quotation is being offered on the basis indicated. It is incumbent upon you to ascertain the accuracy of the quote, and to review with the insured the terms of the quote carefully, as the coverage, terms and conditions may be different than those on original application. PROPERTY DISCLAIMER: Client ultimately selects insured values. All requests to bind coverage must be received in our office in writing. Coverage cannot be backdated or presumed to be bound without confirmation from an authorized representative of Hull & Company, LLC. Please advise your client that the policy dictates the actual terms of coverage and in the event of differences, the policy prevails.

Be advised that if Hull & Company, LLC has not received a response from you by the expiration date of this quote, we will consider this quotation closed. Please be sure to check the carrier's A. M. Best rating to satisfy you and your client's interests.

Please review and advise if you have any questions. We look forward to hearing from you concerning placement of this coverage.

## POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended (TRIA), that you have a right to purchase insurance coverage for losses arising out of “acts of terrorism” **As defined in Section 102(1) of the Act, as amended:** The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for “acts of terrorism” will expire at midnight on December 31, 2027, the date on which the TRIA program is scheduled to terminate, or the expiration date of the policy, whichever occurs first.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES GOVERNMENT PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

<input type="checkbox"/>	I hereby elect to purchase coverage for acts of terrorism for a prospective premium of <b>\$250.00</b>
<input type="checkbox"/>	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

\_\_\_\_\_  
Policyholder/Applicant's Signature

\_\_\_\_\_  
Canopus US Insurance, Inc.  
Insurance Company

\_\_\_\_\_  
Print Name

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Policy Number

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Date



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	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

\_\_\_\_\_  
Policyholder/Applicant's Signature

\_\_\_\_\_  
Canopus US Insurance, Inc.  
Insurance Company

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Date

Insurance Quote

June 8, 2022  
Application ID: 9458620  
LCM: Allegiance

GOLDEN ROOKIE, LLC  
605 GRAND JUNCTION  
Grand Junction, CO 81501

Greenpoint Insurance Advisors LLC  
PO Box 2944  
Parker, CO 80134  
(303) 841-8999

The premium estimate provided expires 30 days from issuance. After expiration of the premium estimate, please contact Pinnacol Assurance for an updated estimate. Quote subject to change based on underwriter analysis and review of all information including classification, payroll, and verification of prior loss data.

Coverage Information for 9458620

QUOTED

**Location:** GOLDEN ROOKIE, LLC  
605 GRAND JUNCTION  
Grand Junction, CO 81501

**Period:** 07/01/2022 - 07/01/2023

Class	RT	Description	Emp	Payroll	Rate	Prem Charge
804505	EM	Store-drug-retail	8.00	\$250,000	.647800	\$1,620
<b>Total for GOLDEN ROOKIE, LLC</b>				\$250,000		<b>\$1,620</b>

Description	Period	Adjustment	Amount
Ratable Manual Premium	07/01/2022 - 07/01/2023		\$1,620
Increased Limits (1,000,000/1,000,000/1,000,000)	07/01/2022 - 07/01/2023	1.011	\$18
Increased Limits Minimum Premium	07/01/2022 - 07/01/2023		\$102
Designated Provider Discount	07/01/2022 - 07/01/2023	.975	\$44-
Pinnacol Edge Discount	07/01/2022 - 07/01/2023	.900	\$170-
Annual Policy Fee	07/01/2022 - 07/01/2023		\$160
Terrorism Insurance Coverage	07/01/2022 - 07/01/2023		\$13
Catastrophe Insurance Coverage	07/01/2022 - 07/01/2023		\$25
Net Estimated Annual Premium	07/01/2022 - 07/01/2023		\$1,724

## Policyholder Disclosure Notice of Terrorism and Catastrophe Insurance Coverage

Coverage for acts of terrorism is included in your policy. Under your existing coverage, any losses resulting from certified acts of terrorism would be partially reimbursed by the United States Government. Beginning January 1, 2016:

1. Insured Losses would be partially reimbursed by the United States Government. If the aggregate industry Insured Losses occurring in any calendar year exceed \$200,000,000, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.
2. Notwithstanding item 1 above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceed \$100,000,000,000.
3. The premium charge for the coverage your policy provides for Insured Losses is included in the amount shown in Item 4 of the Information Page or in the Schedule below.

Premium for terrorism is calculated on the basis of total payroll. The total Colorado payroll is divided by \$100 and multiplied by the approved terrorism rate, \$0.005 per \$100 of payroll. The calculation is expressed as (Colorado payroll/\$100 X Approved Terrorism Rate = Premium). This premium is not subject to any other modification including, but not limited to, premium discount, experience rating, schedule rating, or retrospective rating.

Additionally, all workers' compensation carriers are required to charge premium to cover large losses. Premium for Catastrophe (other than Certified Acts of Terrorism) is calculated on the basis of total payroll. The total Colorado payroll is divided by \$100 and multiplied by the approved Catastrophe (other than Certified Acts of Terrorism) rate, \$0.01 per \$100 of payroll. The calculation is expressed as (Colorado payroll/ \$100 X Catastrophe (other than Certified Acts of Terrorism) Value = Premium). This premium is not subject to any other modifications including, but not limited to, premium discount, experience rating, schedule rating, or retrospective rating.

Policy period dates on this quotation are for pricing purposes. This document does **not** imply insurance coverage.

-----  
**Make Check or Money Order Payable to: Pinnacol Assurance**

GOLDEN ROOKIE, LLC  
605 GRAND JUNCTION  
Grand Junction, CO 81501

**Amount Enclosed \$** \_\_\_\_\_

**Check Number** \_\_\_\_\_

**Application #** 9458620

**Pinnacol Assurance**  
**PO Box 561434**  
**Denver, CO 80256-1434**

**Amount Due** \$431.00  
**Quote Issue Date** 06/08/2022  
**Quote Expiration Date** 07/08/2022