

SUM = CANNABIS

You may know us as a leading national MGA in Canada. But you probably do not know that SUM has quietly become the leading underwriter of Cannabis in Canada!

Our people literally wrote this book on the class of business, insuring the first licensed supplier of medical marijuana to the government in 2003! Our team has been there through the industry's infancy and many regulatory iterations, from the first exemptions under the Controlled Substances and Drugs Act to today. We are committed and sensitive to your client's needs and challenges – evidenced by the innovative insurance solutions we have built to protect them, and the loyal support this class has conferred to us.

Today we offer the broadest appetite and most complete product suite in the industry to this most dynamic segment. Our capabilities serve the full spectrum of this budding industry, from Part I and Part II Licensed Producers, to ancillary business such as Clinics; Consultants; R&D and Testing Labs; Nurseries; Cosmetics; Hemp; infused, health and pet food products; landlords; cannabis retailers and all manner of risks in between. Our Cannabis product offerings are backed by dedicated first class insurers and reinsurers, and include:

- Coverage for both Personal Production and Commercial Operations
- Access to bespoke Risk Management Services providing advice and tailored loss control services
- Start up operations including Builders Risks (C.O.C.), Renovation, Wrap Up Liability
- Property, Business Interruption & Crime with limits up to \$100 Million (capacity dependent on COPE; \$10 Million on Greenhouses)
- Stock Coverage including limits for Contamination and Infestation
- Boiler & Machinery including Consequential Loss & Spoilage Coverage

- Directors & Officers Liability (for Canadian domiciled risks without USA sales only) with limits up to \$10 Million available on a primary or excess basis
- Commercial General Liability including Products liability with limits up to \$25 Million.

This offering can be extended to include:

- Errors & Omissions
- Medical Malpractice
- Clinical Trial covers
- Product Recall and many other valuable coverage extensions
- Cyber Liability up to \$10 Million in limits
- Transit Coverages

The increasing complexity of this industry makes bringing all of your client's insurance needs to a sole market, dedicated to the Cannabis segment, invaluable. We believe SUM's Cannabis platform cannot be beat! In fact this deep and flexible suite of coverages combined with the unique underwriting expertise of our people has allowed SUM to become the largest underwriter in the Cannabis segment in Canada!



Market Security

CANNABIS INDUSTRY

INSURER	RATING
Economical	A- (Excellent)
Sovereign General Insurance	A (Excellent)
Liberty Mutual	A (Excellent)

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