

TRICHOME™ | CANNABIS INSURANCE

McGowan Program Administrators provides comprehensive property, general liability, and product coverage for cannabis businesses, including integrated cultivation, with enhanced offerings for the most complete insurance solutions available. Aiming to evolve with the cannabis industry, MPA focuses on accessible online solutions, holistic underwriting, accurate pricing, and exceptional risk management.

PROGRAM OVERVIEW

MINIMUM PREMIUMS

- Premises: \$750 Occurrence or \$500 Claims Made
- Products - \$2,500 or \$1,500 if CBD (less than .3% THC) no D8 or D9
- Property - \$1,000

LIMITS

- \$2MM TIV - Per Location
- \$1MM/\$2MM Premises and Products Liability

PROGRAM ACCEPTABLE RISKS

- Dispensaries (Medical & Recreational/Retail)
- Wholesalers/Distributors
- Indoor/Outdoor Grower
- Lessors Risk – multi tenants are acceptable
- Processing/Extraction – pre-inspections are mandatory on ALL oil extraction

SPECIAL FEATURES

HIGHLIGHTS

- Quick Turnaround w/Premium Indications (72 hours or less)
- Nationwide
- Accurate and Competitive Premiums (In-House Rating and Underwriting)
- Loss Prevention and Control | Risk Management Utilizing Innovative and Proprietary Risk Prevention Program

OPTIONAL COVERAGES

- Property: \$2,000,000 TIV
- General Liability - \$2m/\$2m – Claims Made or Occurrence
- Products Liability - \$2m/\$2m – Claims Made
- HNOA
- Assault & Battery – Crime Score requirements
- Employee Benefits coverage option
- Cyber Liability – Coverage Options of \$50,000 and \$100,000
- Tenants' Glass coverage option
- Ordinance or Law coverage option
- Property Enhancement
- Property in Transit coverage option

We have increased our commission percentage on the TRICHOME program! Additional commission points are afforded to brokers who utilize our efficient submission dashboard/portal. Contact our team for more details.

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