

Covers state-licensed cannabis cultivators — indoor, mixed-light greenhouse, and outdoor — including nursery, drying, curing, and trimming of flower. Dispensaries, manufacturers, distributors, and mixed operations use CWCO-SUP-CANNABIS. Complete with ACORD 125, 126, and 140. Attach state licenses, a floor plan of grow rooms, and the security plan.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS LICENSED
CULTIVATION SITE ADDRESS	CITY / STATE / ZIP	COUNTY	
Entity type:			
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Other			
PRIMARY CONTACT / TITLE	PHONE	EMAIL	
STATE CULTIVATION LICENSE NO(S). / TIER	MEDICAL / ADULT-USE / BOTH		

2 OPERATIONS

DESCRIPTION OF THE OPERATION (GROW METHOD, HARVEST CYCLE, WHO BUYS THE FLOWER)

Grow method (check all):

- ☐ Indoor ☐ Mixed-light greenhouse ☐ Outdoor ☐ Nursery / clones ☐ Hydroponic ☐ Drying / curing ☐ Trimming / packaging
☐ Extraction on site

BUILDING / AREA	SQUARE FEET	CONSTRUCTION	SPRINKLERED (Y/N)

Size and value:

Canopy sq. ft.	Harvests per year	Avg. value of plants in ground (\$)	Max. value of harvested / finished stock (\$)
Lighting load (kW)	Employees		

3 EXPOSURE & RISK QUESTIONS — FIRE, POWER & BUILDING

An Illinois cannabis grower sued its insurer in 2025 after the carrier denied a claim for a 2024 fire that heavily damaged its growing facility.

3-1 Was the electrical system designed and inspected for the lighting and HVAC load?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-2 Is CO2 enrichment, propane, or natural gas used in grow rooms?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-3 Are grow and drying rooms protected by sprinklers and monitored fire alarms?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-4 Does a generator back up HVAC, dehumidification, and irrigation?	☐ Yes ☐ No
IF YES, EXPLAIN	

3-5 Are temperature, humidity, and power alarms monitored 24 hours? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Is solvent or CO2 extraction performed anywhere on the site? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Is the building leased from a landlord who requires specific coverage? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — CROP, TESTING & SECURITY

Denver recalled a cultivator's flower for mold and mites; the grower destroyed 191 plants and nearly 20 pounds of dried flower and had to notify three months of buyers.

4-1 Has any harvest failed state testing for mold, pesticides, or contaminants? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Has the grower had a recall, destruction order, or license violation? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are pesticides used only from the state's approved list, with records? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Is harvested or finished product kept in a locked vault or safe room? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Is the site covered by cameras, intrusion alarms, and guards as the state requires? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Has the site had a burglary, armed robbery, or employee theft? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Does the grower transport its own product to buyers? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	FULL-TIME EMPLOYEES	TRIMMERS / SEASONAL WORKERS
ANNUAL WHOLESALE SALES (\$, ILLUSTRATIVE)	PRIOR YEAR SALES (\$, ILLUSTRATIVE)	LARGEST BUYER (% OF SALES)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 5 years.

CURRENT PROPERTY / LIABILITY CARRIER	LIMIT / DEDUCTIBLE	EXPIRATION DATE

6-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has a crop been lost to fire, power failure, mold, or pests in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED (\$, ILLUSTRATIVE)	OPEN / CLOSED

6-3 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one? ☐ Yes ☐ No
IF YES, EXPLAIN

7 RISK MANAGEMENT & SAFETY

7-1 Is there a written integrated pest management plan with records by batch? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Are electrical and HVAC systems serviced on a written schedule? ☐ Yes ☐ No
IF YES, EXPLAIN

7-3 Are crop values tracked by stage so limits match what is on site? ☐ Yes ☐ No
IF YES, EXPLAIN

8 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE