How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A SPECIALTY PLACEMENT & FEDERAL STATUS

- ☐ My coverage is placed with a carrier that **knowingly writes cannabis** (not a standard policy that may exclude it).
- ☐ I understand my policy's cannabis / controlled-substance exclusions and endorsements.

B PRODUCT LIABILITY

- ☐ **Products–completed operations** for what I sell/produce, with **no** hidden cannabis exclusion.
- ☐ Limit reflects my product volume and distribution.

C PROPERTY, CROP & STOCK

- ☐ Building and equipment at accurate replacement values.
- ☐ Inventory / finished product covered; if I cultivate, living plants / crop specifically covered.

D CRIME, THEFT & CASH

- ☐ **Crime / theft** coverage reflecting cash-heavy operations.
- ☐ Security measures documented (carriers require them).

E PEOPLE, AUTO & EQUIPMENT

- ☐ **Workers comp** for staff.
- ☐ **Commercial auto** for transport of product / cash.
- ☐ **Equipment breakdown** for cultivation / processing systems.

F GOVERNANCE, LIMITS & REVIEW

- ☐ **D&O** for larger operations / investors.
- ☐ Regulatory compliance current (lapses can void coverage).
- ☐ **Umbrella**; reviewed at least annually and as regulations change.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Is my coverage actually placed with a carrier that writes cannabis, or a standard policy that excludes it?"
- "Is my product liability free of a cannabis exclusion?"
- "If I cultivate, is my living crop covered?"
- "Does my crime coverage reflect how much cash I handle?"
- "Could a compliance lapse void my coverage?"

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.

H IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.