# MANUFACTURERS CBD/HEMP PRODUCTS



### SUMMARY

WealthGuard offers coverage for Manufacturers, Distributors, and/or Wholesalers of CBD/Hemp Products with sales of \$25M or less.

#### **HIGHLIGHTS**

- · Claims-made basis; Defense inside the limits
- Products Liability
- Premises-Operations Liability

### **RISK APPETITE**

- Products containing less than 0.3% of THC and less than 100mg/ml per serving of CBD
- Nutraceuticals
- Cosmetics
- Human or animal consumption
- Start-ups and new ventures

### **INELIGIBLE RISKS**

- Risks associated with growing, harvesting, processing and testing hemp products
- Risks selling products with more than 0.3% of THC
- Risks selling products with more than 100mg/ml of CBD
- Retro date for CBD products no earlier than 12/20/18 (Farm Bill passed)
- Imported Products
- · All excess limits above primary

# LIMITS AVAILABLE

- \$1M/\$2M/\$2M/\$1M
- \$2M/\$2M/\$2M/\$2M
- Deductible: Ground up to \$10k

## SUBMISSION REQUIREMENTS

- A completed and signed product application
- A completed and signed Nutraceutical/Dietary Product Supplemental or equivalent supplemental application
- Currently valued carrier loss information (not older than 90 days) for a minimum of 5 years, unless venture is less than 5 years old
- If the insured sells a blend of products, a breakout of sales is required

# SECURITY

· Carrier ratings A++ by A.M. Best, AA+ by Standard & Poor's



 WealthGuard Insurance Group products offer expertise, diversity and underwriting integrity.

 ✓ Flexible, competitively priced options through our highly experienced, specialist underwriting unit.

Consistent, personalized, responsive service.

Innovative commercial insurance solutions.

/ Call now! (832) 479-0042

# ⑦ WEALTHGUARD INSURANCE GROUP

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