

CannaBev Program

Insurance Program for Hemp-infused Beverages & Edibles

APU CannaBev™ offers specialized coverage for hemp-infused beverages and edibles, including general, product and impairment liability. Written by cannabis insurance specialists, the program offers coverages designed specifically for Farm Bill-compliant cannabev products. The program is built for brands, manufacturers, distributors, and retailers, as well as on-premises consumption establishments including bars, music venues and sports facilities.

Program highlights

- Exclusive cannabinoid impairment liability form for on-premises consumption
- GL, products & impairment liability – flexible limit options up to \$5m, available standalone or packaged

Target clients – GL & Product Liability

- Hemp beverage brands
- Manufacturers – in-house brands, contract manufacturing, emulsions & ingredients
- Specialty stores – hemp products, functional beverages, supplements
- Beer & liquor distributors – hemp products only
- Convenience, liquor & grocery stores – hemp products only

Target clients – Impairment Liability

- Bars, restaurants & taverns
- Music venues & sporting arenas
- Golf courses & sporting clubs
- Pickle ball & leisure sports facilities
- Brands, manufacturers & distributors

Eligible products

- Farm Bill-compliant hemp-infused beverages
- Delta-9 THC, CBD, CBG, CBN and other naturally occurring cannabinoids
- Functional mushrooms as ingredients
- Caffeinated products
- Non-infused functional beverages
- Edibles, topicals, & other ancillary products

Ineligible products

- Cannabis products exceeding 0.3% THC
- Inhalable products – flower, pre-rolls, etc.
- Vaporizers, cartridges, concentrates
- Synthetic cannabinoids
- Alcoholic products exceeding 0.5% ABV

Availability

- States where intoxicating hemp products may be legally sold





Coverages & Limits

- General liability – occurrence or claims made
 - \$500k/\$1m-\$5m/\$5m limit options
- Product liability – claims made
 - \$500k/\$1m-\$5m/\$5m limit options
- Impairment liability – claims made
 - \$100k-\$5m limit options

Minimum premium

- GL/products: \$2,500
- Impairment liability: \$1,000

Carrier

- AM Best “A+” rated XV, non-admitted

Submission requirements

- CannaBev Products and/or Impairment Applications
- Copies of full labels including warnings
- Product list or website

For more information, contact us:

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