

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 hemp products. The program is built for brands, manufacturers, distributors, and retailers, as well as on-premises consumption establishments including bars, restaurants and venues.

Program highlights

- Exclusive cannabinoid impairment liability form for on-premises consumption, designed to sit alongside existing GL/liquor policies
- GL, products & impairment liability – flexible limit options up to \$5m, available standalone or packaged
- Errors and omissions coverage for manufacturers producing brands for others

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
- Special events

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
- Alcoholic products exceeding 0.5% ABV

Availability

- States where hemp products may be legally sold

Carrier

- AM Best “A+” rated XV, non-admitted



Proud Member



Coverages & Limits

- General liability – occurrence or claims made
 - Options up to \$5m/\$5m
- Product liability – claims made
 - Options up to \$5m/\$5m
- Impairment liability – claims made
 - \$100k-\$5m limit options
- Manufacturer’s errors & omissions liability - claims made & reported
 - Up to \$1m limit options

Minimum premium

- Flexible based on limits and policy term
- Starting at \$1,000

Submission requirements

- APU CannaBev™ application OR standard products/liquor application + APU CannaBev™ Impairment supplemental
- 3-5 years currently valued loss runs
- Copy of manufacturing agreements, if applicable
- Details on employee training program(s) and/or service policy
- Copy of menu for on-premise THC consumption
- Copy of liquor liability quote or policy, if alcohol is sold



Full submissions enable us to offer most competitive terms. We can also work with most competitors' applications.

For more information, contact us:

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