

MONOLINE GL  
**Minimum  
Premiums**

starting at

**\$500**

+ taxes & fees

## Coverage Benefits

- Up to \$1MM/\$2MM Commercial General Liability limits
- Additional Insured Bundle - No Charge (Blanket AI, PNC, WOS)
- Contractors Inland Marine Bundle
- New construction: Up to 25 new homes/year; 15 for CD states (AZ, CO, FL, LA, NV, NY, SC, TX)

## Appetite Profile

- Target Payroll: \$750K and under
- Target Number of Employees: 10 and under
- Target Sales: \$3M and under
- Up to \$3M in Total Insured Value per location

### General Contractors

Artisan Contractors including:

- **Carpentry**
- **Computer Service & Repair**
- **Communication Equipment- I/S/R**
- Debris Removal
- Door, Window Installation
- Drywall or Wallboard Installation
- **Electrical Work- within buildings**
- Floor Covering Installation
- **Handyperson**
- Heating or Combined Heating - I/S/R
- Insulation Work
- Janitorial Services
- **Landscape Gardening**
- **Machinery or Equipment I/S/R**
- **Masonry**
- **Metal Erection**
- **Painting**
- Plastering or Stucco Work
- Septic Tank Systems
- Sheet Metal Work
- Siding Installation
- **Swimming Pool- I/S/R**
- Telephone, Telegraph or Cable Television Line Construction
- Tile, Stone, Marble, Mosaic or Terrazzo Work
- Welding or Cutting
- Window Cleaning

**\*target classes in bold**



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## About Blitz

Blitz is a technology-led insurance company that brings the \$100B E&S market into the next generation. Focusing on small commercial E&S property & casualty risks, Blitz's fast and simple end-to-end technology forward underwriting platform displaces the lengthy, manual insurance-buying processes that have frustrated both brokers and business customers alike.



## Coverage Benefits

- Written on an Inland Marine form
- Up to \$3M in Total Insured Value
- Coverage for ground up construction, renovation, and remodel exposures
- Coverage options available for existing structure
- Project terms of six (6) months to a year



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## Optional Coverages including:

- Contractors Equipment Bundle Limit
- Contractor Penalties Limit
- Debris Removal Limit
- Delay in Completion Coverage:
  - Soft Costs, Business Income, Rental Value
- Limited Coverage for Fungi, Wet Rot and Dry Rot Limit
- Ordinance or Law Coverage Limits
- Pollutant Clean-Up and Removal Limit
- Preservation of Property Expense Limit
- Property at Temporary Storage Location Limits
- Property in Transit Limits
- Temporary Structure Expense Limit



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# Lessor's Risk

## Coverage Benefits

- Up to \$1,000,000/\$2,000,000 commercial general liability limits
- Up to \$3M in Total Insured Value per location

## Optional Coverages including:

- Commercial Property Extension
  - Outdoor Property- Fences, Signs, Antennas, Satellite Dishes
  - Outdoor Property- Trees, Shrubs, Other Plants
  - Back-Up Sewage
  - Business Income

BUILDING  
**Minimum  
Premium**

**\$750**

per location



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## Tenant Occupancies

Below are some sample tenant occupancies considered

- <%30 vacant exposure
- Exercise and Health
- Distributors
- Industrial and Processing
- Storage - Warehouse
- Offices
- Parking
- Restaurants
- Services
- Retail/Mercantile

## Ineligible Classes

- Bars, Taverns, Microbreweries, nightclubs or adult entertainment
- Habitational
- 24-hour Operations



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# Lessor's Risk Only

## For Cannabis Tenants



### Coverage Benefits

- Up to \$1M/\$2M Liability limits Available
- GL available on either Occurrence or Claims-Made Form
- Property including building, ordinance/law, BPP, and property enhancement
- BPP up to \$500k per building

### Appetite Profile

- Up to \$5M in Total Insured Value per location
- 30k max square feet per location
- Must have no more than 30% vacancy
- 3 stories max

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**Minimum  
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**Available to landlords that rent to cannabis and mixed cannabis/non-cannabis exposures.**

**Available in all states where cannabis is legal, excluding Minnesota, Hawaii, and Louisiana.**

**Some excluded tenant operations include:**

- Consumption Lounges
- Residential Exposures
- Bars and Nightclubs
- Daycares
- Hospitals and other medical facilities
- Government Buildings
- Auto-related exposures
- Gyms



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# Special Events

## Minimum Premiums

starting at

**\$65**

+ taxes & fees

## Coverage Benefits

- \$1,000,000/\$2,000,000 Commercial General Liability limits
- Coverage includes set up and tear down of the event
- Events up to five (5) days

## Target Events

- Educational Classes, Lectures, Workshops
- Events, Plays & Shows
- Festivals & Cultural Events
- Banquets, Luncheons, Dinner Theater
- Holiday & Seasonal Events
- Meetings
- Music Concerts
- Non-Sport Tournaments & Events
- Parties/Celebrations
- Religious Events and Gatherings
- Walking & Hiking Tours
- Sales Events (Farmer's Market, etc)
- Amateur Sporting Events & Activities
- Trade Shows & Conventions
- Weddings, Rehearsals, Receptions, etc.



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# Cannabis Operators



## Coverage Benefits

- General Liability with or without Products Liability
- GL available on either Occurrence or Claims-Made Form
- Up to \$1M/\$2M Premises and Products Liability Available
- Retro date available up to 5 years
- Employee Benefits Liability Available
- Property, including coverage from seed through sale

## Appetite Profile

- Target Sales: \$15M and under
- 35k max square feet per location
- Up to \$5M in Total Insured Value per location

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**\$250 BPP MP**  
per location



**Available in all states where cannabis is legal, excluding Minnesota, Hawaii, and Louisiana, for the following classes:**

- Retailers
- Dispensaries
- Non-Storefront Delivery to Home
- Indoor Cultivators
- Outdoor Cultivators
- Growers
- Processors
- Distributors
- Transporters
- Manufacturers (No Extraction)
- Non-Combustible Extraction Manufacturers
- Combustible Extraction Manufacturers



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# Retail & Services



## MONOLINE GL Minimum Premiums

starting at

# \$350

+ taxes & fees

## Coverage Benefits

- Up to \$1MM/\$2MM Commercial General Liability limits
- Additional Insured Bundle - No Charge (Blanket AI, PNC, WOS)
- Property coverages available include Building, Tenant Improvements, Business Income/Extra Expense, Customizable Property Endorsement

## Appetite Profile

- Payroll up to \$3M
- Sales: up to \$15M
- Up to \$5M in Total Insured Value per location
- New Ventures
- Accounts with Losses

## Package MP \$500

## 100+ Classes of Business including:

- Antique Stores
- Appliance Stores - Household
- Army/Navy Stores
- Beverage Stores
- Camper/Travel Trailer Sales Agencies
- Clothing Stores
- Collectibles and Memorabilia Stores
- Concessionaires
- Contractors Equipment Rental
- Discount Stores
- Furniture Stores
- Glass Dealers and Glaziers
- Health Food Stores
- Markets - Open and Not Open Air
- Medical Supply Stores
- Nursery - garden
- Produce Handling/Packing
- Rental Stores
- Internet Retailers
- Internet Auctions
- Sporting Goods stores
- Tattoo Parlors
- Tobacco Products Stores



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\*This information provided is a brief overview of our guidelines and offerings. NY, CO have additional limitations based on class. NY requires mandatory action over form attachment.

# WIN WITH BLITZ!

Thank you, Blitz Partners, for trusting us to support your insureds' needs!

## SAMPLE OF RECENT WINS AS OF 04/21/2025

CLASS OF BUSINESS	STATE	PREMIUM
BUILDER'S RISK (NEW)	MO	\$2,414
DRY WALL & PAINTING	TX	\$432
LRO – CUSTOM CABINET MAKER	CA	\$3,770
LRO – BARBER & RESTAURANT	TX	\$10,985
LRO – SANDWHICH & PIZZA	IL	\$4,072
100% PAPER GENERAL CONTRACTOR	MA	\$3,161
TOBACCO PRODUCTS STORE	CA	\$4,773
BUILDER'S RISK (ADDITION/REMODEL)	CA	\$4,012
LRO – DISTRIBUTOR	CA	\$18,673
OPEN AIR MARKET	CA	\$996
SPECIAL EVENT	TX	\$200
ELECTRICAL WORK	CA	\$10,951
TREE TRIMMER	AL	\$4,898
SMART HOME INSTALLATION	CA	\$14,199

**MAKE BLITZ YOUR GO-TO MARKET FOR LRO, CONTRACTORS, BUILDER'S RISK, RETAIL & SERVICES, & SPECIAL EVENTS**



Jay Greene  
Business Production Manager  
Jay@blitzinsurance.com  
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# Blitz Cannabis and Hemp Commercial Package Program

## Broker Desk Reference Guide

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### Features

- General Liability occurrence and claims made forms available, with products coverage available on claims made
- Products can be included or excluded
- Flexible coverage options
- 25% minimum earned premium applies

### Coverages Available

- General Liability w/w-out Products Liability
- Hired and Non-Owned Auto
- Property coverages include:
  - Building, Tenant Improvements, Business Personal Property, Manufacturing Equipment, Indoor Grow Equipment, Business Income/Extra Expense, plus property enhancement options available by coverage type that can be chosen individually or in a package for tailoring to your clients' needs
  - Building Ordinance
  - Cannabis Inventory /Finished Stock
  - Cannabis Living Plant Material and Harvest

### Industry Segments

- Dispensary (medical) and adult-use (recreational) stores
- Non-Storefront Delivery
- Cultivators/Growers Indoor/Outdoor
- Distribution/Transport Manufacturers/Processors

### Account Size

- Maximum Gross Revenues of \$15,000,000
- Maximum facility capacity of 35,000

### Additional Insureds

- Blanket additional insured with primary / non-contributory wording and waiver of transfer of rights is included for no additional charge
- Mortgagees/loss payees/lienholders are no charge thirty-day notice of cancellation provision can be added included at no charge

### Coverage Limits – General Liability (Including or Excluding Products)

- General Aggregate Options (max limit per year): \$1,000,000 or \$2,000,000
- Product & Completed Operations Aggregate Options: \$1,000,000 or \$2,000,000
- Each Occurrence (bodily injury & property damage): \$1,000,000
- Personal & Advertising Injury: \$1,000,000
- Hired and Non-Owned: \$1,000,000
- Gap coverage available: \$1,000,000.

### Optional Enhancements

- Equipment Breakdown
- Employee Benefits Liability
- Accounts Receivable
- Employee Dishonesty
- Outdoor Property – Fences, Signs, Antennas, Satellite Dishes
- Outdoor Property – Trees, Shrubs, Plants other than Cannabis
- Money & Securities
- Personal Effects and Property of Others
- Property in Transit
- Robbery and Safe Burglary
- Spoilage
- Sewer backup
- Tenant Glass Fixtures and Permanently Installed Machinery and Equipment
- Valuable Papers (other than electronic data)
- Outdoor Cannabis or Hemp Plants
- Wind / Hail Deductible options
- Hired & Non-owned Auto Coverage

### States

- Available in all states where cannabis and hemp are legal, excluding; Hawaii, Louisiana, and Minnesota. Cannabis is fully illegal in Idaho, Kansas, Nebraska, North Carolina, South Carolina, and Wyoming

### Risk Criteria

- All buildings must have active monitored central station burglar/ fire alarm 24/7 (all doors and windows must be connected to the central station alarm)
- Insured must adhere to all State & local laws
- Certificates of insurance in favor of the insured must be collected from all vendors and contractors with a \$1,000,000 minimum limit
- Vendor contracts must include hold harmless wording.
- All cannabis products manufactured and distributed by the applicant must be in child proof packaging or containers
- All vendors must meet or exceed product testing and labeling requirements. Testing of products must be done by a licensed 3rd party laboratory
- If security guards directly employed by the insured, Assault and Battery Exclusion applies

### Submit – General Liability

- Insureds that are a subsidiary of another entity
- Business ventures where coverage is not being requested
- Any criminal conviction of the applicant. Cannabis crimes are the only acceptable conviction
- Residential/mixed use exposures

### Excluded Operations – General Liability

- Unlicensed operations
- Risks with bankruptcy within the past 7 years (any bankruptcy must be discharged)
- Risks open to the public 24 hours/day are prohibited (unless allowed by State Law)
- Operations that travel or operate/distribute any cannabis products (not applicable to CBD) outside of the state they are licensed to operate in
- Operations that travel/operate/distribute CBD products outside of the state they are licensed in, to a state that prohibits CBD sales/distribution
- Risks with no central station fire/burglar alarm
- Operations with 3rd party security guards that do not have certificate of insurance naming applicant as additional insured that includes assault and battery coverage
- High crime areas
- Special events hosted by the insured are ineligible and excluded; however off-site trade shows and exhibits are eligible

### Hired and Non-Owned Auto (HNOA)

- The applicant must require all drivers to provide proof of auto insurance or compliance with State financial responsibility law
- The applicant must collect MVRs for all drivers.
- The applicant cannot make any deliveries directly to patients or customers
- Drivers cannot have any major violations (below):
  - a) Illegal possession of controlled (non-cannabis) substances within 5 years
  - b) Leaving the scene of an accident or “hit and run”
  - c) Vehicle theft
  - d) Fleeing from or eluding police
  - e) Illegal speed exhibition, side shows, or drag race
  - f) Drivers with convictions for illegal possession of controlled (non-cannabis) substances within 5 years

### Ineligible Operations – Hired and Non-Owned Liability

- Any kind of delivery operations (storefront or non-store front)
- Distributors/Transportation companies

### Commercial Property

- Coverage written on Special Form
- The maximum total insured value (TIV) per location is \$5,000,000
- Inventory on display is limited to a max. sublimit of \$100K
- Tenant Improvements and Business Personal Property written on Replacement Cost basis
- Business Income written in monthly indemnity up to maximum of 12 months
- Cannabis Inventory/Finished stock written on Actual Cash Value (ACV) or market value available
- Ordinance or Law A — Limit is equal to the building limit (i.e., limit sync to building limit)
- Ordinance or Law B — Set starting limit at 10% of the building value
- Ordinance or Law C — Set starting limit at 50% of the building value

### Cannabis Inventory/Stock Rules/Cannabis BPP

- Buzz in system or security personnel at the door or Lobby has a double entrance or man trap (cannabis only)
- All risks must have interior & exterior CCTV/security cameras.
- It is warranted that all Finished Stock will be kept in a safe or a vault room during business and non-business hours (cannabis only)
- All safe/vaults must be wired to central station burglar/fire alarm and motion detector
- Any safe used to house Finished Stock must weigh at least 550lbs. Safes that weigh less than 2,000 lbs. must be bolted to the floor
- All safes are required to have a one hour, or greater, fire rating.
- If there is a vault used in place of a safe, it must be built-in and the doors and walls must have a one hour, or greater fire rating
- A metal shipping container is considered to be a safe if the container doors and walls have a fire rating of one hour or greater
- Drywall vaults must have metal doors and wire Barrier Mesh (heavy-gauge steel mesh installed typically onto stud framing) installed
- DEA Cages that meet the following criteria will be accepted:
  - a) Self-closing, self-locking doors
  - b) Wall & ceiling panels constructed of 10-gauge wire.
  - c) Steel support posts 2" square
  - d) Posts have welded on base plates for lagging to the floor.
  - e) Posts are set no more than ten feet apart
  - f) Walls have minimum 1-1/2" horizontal reinforcement at least every 60 inches

If these requirements are not met, theft coverage for Cannabis Inventory/Finished Stock is excluded in its entirety (built into form)

### Cannabis Business Personal Property Considerations and Rules

- Cannabis Business Personal Property is market value of finished stock (wholesale value actual cash value)  
All indoor cultivations must have central station burglar alarms, motion detectors and cameras with no blind spots to qualify for coverage

### Ineligible for Property Coverage

- Hoop house operations are not eligible for property coverage (indoor tools/equipment is available if stored in a locked barn/shed or building)
- Risk located in protection classes (PC) 9-10 are generally ineligible and will be declined
- High crime areas
- High wind score areas are available subject to underwriter review. 1, 2, 3 or 5% deductible option will apply
- Buildings over 25 years with no updates
- Properties with boilers that are not insured elsewhere
- Any location without a central station burglar alarm is ineligible (all doors and windows must be connected to the central station alarm)
- Stock/Inventory without safe or vault
- Indoor equipment that is not locked and stored on non-business hours
- Manufacturing equipment located outside of locked secured building

New business & renewal submissions: [underwriting@blitzinsurance.com](mailto:underwriting@blitzinsurance.com)

Claim notices: [claims@blairandco.net](mailto:claims@blairandco.net)

Servicing & endorsement requests: [servicing@blitzinsurance.com](mailto:servicing@blitzinsurance.com)

Requests to become a producer partner: [marketing@blitzinsurance.com](mailto:marketing@blitzinsurance.com)

