Cannabis Insurance Submission Checklist

What underwriters need to quote your account fast — and price it fairly.

GOLDEN ACCOUNT — What Makes You Easy to Insure

- [ ] **Full package submission**
  Complete application, not pieces trickling in over weeks
- [ ] **Superior COPE**
  Construction, Occupancy, Protection, Exposure — documented, not guessed
- [ ] **Fire protected**
  100% sprinklered, low protection class, no wildfire risk
- [ ] **Extraction operations in C1D1**
  Classified space for volatile extraction, built to code
- [ ] **Invested in security**
  3rd party monitoring, fire-rated safe or vault, recorded surveillance, 24/7 guard

PERFECT SUBMISSION — What to Have Ready

- [ ] **Application(s)**
  Fully completed, no blanks left for the underwriter to chase
- [ ] **3–5 years of loss runs**
  From every prior carrier, not just the most recent one
- [ ] **Narrative of operation**
  What you grow, process, sell — and how
- [ ] **Organized statement of values**
  Especially critical for multi-location accounts
- [ ] **Photos of the facility**
  Interior and exterior, including security features
- [ ] **Target pricing / rates**
  Sets a realistic starting point for the conversation
- [ ] **Current carrier & reason for going to market**
  Underwriters price this context in either way

Typical Turnaround Time
Small accounts: 24–48 hours | Large accounts: 3–5 business days

Not sure where your account stands on this list?

That's normal — most operators haven't seen this checklist before. Happy to walk through it with you.

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