



*Product Liability Insurance for Cannabidiol (CBD) and Medicinal Cannabis.*

**Our liability insurance provides cover for licensed growers, producers and distributors of tetrahydrocannabinol (THC) & cannabidiol (CBD) products.**

- We have secured Broadform Liability cover up to a limit of R100 million.
- Cover can be provided for growers, producers of CBD extract and distributors.
- Cover is available for CBD infused drinks.
- Unfortunately cover is not available for recreational users and vaping.
- Directors & Officers Liability on request.
- We align your liability cover with your off-taker agreements.
- Workmen's Compensation cover can be arranged in compliance with local legislative requirements.

## Cannabis Insurance for Licensed Growers

*How it all started...*

When a Client requested that we arrange cannabis insurance for their operations in Lesotho, the Berkley team soon realized that there were no Cannabis specific products available in the local insurance market. We reached out to our associates in North America & Europe to develop tailored products for Southern African-based Customers.

Our insurance products cover Construction Risks, Operational Risks, Machinery Breakdown and Loss of Revenue, Theft from Premises, Transit & Liability insurance. We also collaborate with sub-Brokers wishing to access our insurance facilities for the benefit of their Customers.

Today we work a number of specialists ranging from Greenhouse design & construction companies, Cannabis Consulting firms and Quality Assurance & Compliance companies and Funding organisations.

### Contact Us

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**BERKLEY RISK**  
**CANNABIS INSURANCE**  
**BROCHURE**





## From construction to operational risks

### We understand the cannabis value chain and industry pitfalls.

At Berkley, we view risk from project conceptualisation, license application through to operational compliance.

We engage with Customers at all stages of operational functionality. From when a Customer is determining their growing processes and which grow structures are best-suited for their circumstances; through to on-site storage, transit of product to market and designated hand-over points.

### Risk Consulting Services

We provide risk and consultancy services to identify and mitigate safety, security and resilience risks in order to: (i) ensure compliance, (ii) reduce operational losses and (iii) minimize external threats both physical and cyber related.

“Our local insurance solutions cover Construction, Transit, Production & Liability Risks. We work collaboratively with sub-brokers.”

### Staff Screening and Monitoring

We offer staff screening, supplier and contractor security clearances and investigations. Our in-house specialist is available to review and design security protocols, surveillance, route planning and organized crime intervention strategies.

### Reinsurance Broking Services

Our reinsurance consultants work closely with local Insurers and Regulators to ensure compliance with both local insurance and cannabis license requirements.

We are able to insure Customers in South Africa, Lesotho, Mozambique, Swaziland, Zambia & Zimbabwe.

We design structures which optimise the client’s reinsurance purchase; providing total clarity on the risk vs reward benefits.



*Preferred risk advisor to the Cannabis industry.*

- We understand the unique nature of the physical risks: controlled growing environments, processing, storage, transit and high security and site surveillance.
- Our cover addresses the living plant material stages, manufacturing process, machinery breakdown, contamination, filtration and climate control.
- We have unrivalled understanding of liability risk exposures, dispensing and packaging for local, European and North America markets.

### Our Products and Services

- Insurance Broking Services – Locally and Regionally (across sub-Saharan Africa)
- Risk Management services and strategies to reduce and minimise risk to acceptable levels.
- Alternative Risk Transfer and retention structures.

