



## CANNABIS COVERAGE ENDORSEMENT

If the "Declaration Page" indicates that the Cannabis Coverage Endorsement applies, the policy to which this Endorsement is attached is amended as follows:

### SECTION I – SECONDARY, SEASONAL AND RENTED DWELLINGS

#### PERSONAL PROPERTY WITH SPECIAL LIMITS OF INSURANCE

"We" also insure:

your legally owned cannabis seeds, plants and cannabis in all consumable forms, whether for medicinal or recreational use and all related equipment and paraphernalia, up to \$500 in all but only while on "your" "premises". "Actual Cash Value" will be the basis of claim payment for this Personal Property. Failure to comply, at any time, with the provisions of the Cannabis Act or any other provincial or federal law governing the possession, growing, cultivation or harvesting of cannabis, including limitations on the amount of cannabis plants per dwelling, will be deemed an illegal growing operation negating coverage under this Special Limit. These limits apply to loss or damage caused by any and all insured perils.

#### INSURANCE ON BUILDINGS: RIDER X500, RIDER T301 AND RIDER X523

#### EXCLUSIONS - LOSS OR DAMAGE WE DO NOT INSURE

PROPERTY NOT INSURED – We do not insure:

10. buildings and/or structures, and their contents, used in whole or in part for the illegal cultivation, harvesting, processing, manufacture, distribution or sale of cannabis or any product derived from, or containing, cannabis or any substance falling within the Schedules of the Controlled Drugs and Substances Act, whether or not the insured is aware of such use of the property;

#### INSURANCE ON CONTENTS: RIDER X500, RIDER T301 AND X523

#### EXCLUSIONS

PROPERTY NOT INSURED – We do not insure:

10. buildings and/or structures, and their contents, used in whole or in part for the illegal cultivation, harvesting, processing, manufacture, distribution or sale of cannabis or any product derived from, or containing, cannabis or any substance falling within the Schedules of the Controlled Drugs and Substances Act, whether or not the insured is aware of such use of the property;

### SECTION II – MISCELLANEOUS COVERAGES

#### PERSONAL PROPERTY BROAD FORM COVERAGE – X522

"We" also insure:

- A. your legally owned cannabis seeds, plants and cannabis in all consumable forms, whether for medicinal or recreational use and all related equipment and paraphernalia, up to \$500 in all but only while on "your" "premises". "Actual Cash Value" will be the basis of claim payment for this Personal Property. Failure to comply, at any time, with the provisions of the Cannabis Act or any

other provincial or federal law governing the possession, growing, cultivation or harvesting of cannabis, including limitations on the amount of cannabis plants per dwelling, will be deemed an illegal growing operation negating coverage under this Special Limit. These limits apply to loss or damage caused by any and all insured perils.

## EXCLUSIONS

### PROPERTY NOT INSURED – WE DO NOT INSURE:

8. any contents or property, used in whole or in part for the illegal cultivation, harvesting, processing, manufacture, distribution or sale of cannabis or any product derived from, or containing, cannabis or any substance falling within the Schedules of the Controlled Drugs and Substances Act, whether or not the insured is aware of such use of the property;

## SECTION V – CONDITIONS

### GENERAL EXCLUSIONS

5. buildings and/or structures, and their contents, used in whole or in part for the illegal cultivation, harvesting, processing, manufacture, distribution or sale of cannabis or any product derived from, or containing, cannabis or any substance falling within the Schedules of the Controlled Drugs and Substances Act, whether or not the insured is aware of such use of the property;

All other terms, limits and conditions of the policy to which this form is attached apply.