



 bhhc.com  800.488.2930
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Berkshire Hathaway
HOME STATE COMPANIES



BHHC HIGHLIGHTS

- A++ (Superior) Financial Strength Rating from A.M. Best (as of February 1, 2023)
- Coverage offered for marijuana operations available in states where marijuana has been legalized for medicinal or recreational use

PRODUCT FEATURES

- Cannabis: up to \$15,000,000 TIV per location
- Hemp: up to \$25,000,000 TIV per location
- Theft coverage (with proper protective safeguards in place)
- Limited finished stock coverage
- Indoor BPP (such as grow equipment)
- Business Income coverage available
- Equipment Breakdown available
- Various deductible options
- Replacement Cost (subject to company guidelines)
- Minimum policy premium of \$2,500
- All protection classes (including 9 & 10) acceptable (eligibility/coverages may be limited)

ACCEPTABLE CLASSES

- Lessor's risk operations
- Owner occupied operations
- Dispensaries
- Grow operations
- Greenhouses
- Bakeries
- Processing operations including extraction operations
- Cannabis clubs
- Buildings under construction
- Testing labs

DECLINATIONS

- ✗ Any coverage for live or growing plants
- ✗ No GL coverage available

SUBMITTING BUSINESS

Submissions can be sent to property@bhhomestate.com for up to 17.5% commission!