



Let's be buds.

We're empowering growth and harvesting peace of mind with tailored coverage for the cannabis industry.

CARMA Product Overview

- Program Designed Exclusively for Cannabis and Hemp Operations
- AM Best Rated Reinsurance
- 37 States of Operation
- Cannabis Stock Throughput Coverage
- MSO Specific Pricing Model
- Coverage for New Cannabis and Hemp Ventures

CARMA Program Highlights

- TIV up to \$10M per Location (Allows for Schedule of Multiple Locations)
- Direct Access to our Cannabis Underwriters
- Fast and Seamless Quote, Bind, and Issue Process
- Low Minimum Premium
- Occurrence Coverage & Claims Made

Available Classes

- Cultivation, Including Indoor Crops
- Manufacturing & Packaging Wholesale
- Dispensaries
- Inland Marine & Cargo
- Laboratory & Testing

Our Coverages

- Cannabis Specific Coverages
- General Liability & Products
- Commercial Property
- Excess Liability
- Worker's Comp
- Directors & Officers
- Errors & Omissions
- EPLI & Crime
- Cyber Liability
- Commercial Auto



Let's chat about our cannabis insurance program.

Cannabis coverage, simplified.

carma365.com | Sales@Carma365.com