



EMPLOYMENT PRACTICES LIABILITY

CANNABIS DISPENSARIES

The cannabis industry continues to evolve at a rapid pace. You can rest assured that Berkley Select has the expertise to help protect your dispensary clients. Our Employment Practices Liability Insurance is designed to protect cannabis dispensaries and their employees against liability for claims or lawsuits alleging employment-related wrongdoing.

Limits: \$500,000 to \$2,000,000 | Minimum Deductible: \$10,000¹

Policy Highlights

- Duty to Defend policy language
- Third party liability coverage for claims brought by non-employees for harassment or discrimination
- Modified settlement clause (80%/20% coinsurance)
- Damages include punitive or exemplary damages up to the limit of liability, where insurable
- Broadened definition of claim to include tolling agreements
- Immigration Reform Control Act endorsement (IRCA)
- Sublimit available for Costs of Defense of Wage and Hour Claims
- Sublimit available for privacy violations

Risk Management Services

- Policyholders receive complimentary loss prevention tools from our risk management partners at Wilson Elser.
- Toll-free hotline providing basic workplace issue consultations
 - Policyholder accessible website containing articles, sample documents, and loss prevention resources
 - Clear explanation of the employment law related to the workplace situation
 - General advice about the best way to resolve the issue
 - Access to employment law experts on a confidential basis

For more detailed information, contact our Cannabis Specialist:
Nick Matsie - Executive Underwriter | nmatsie@berkleyselect.com | 312.800.6339
Send your submissions to: elsubmissions@berkleyselect.com

¹ \$25,000 minimum deductible in CA

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