



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 – RESIDENCE COVERAGES

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". 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.

A. FARM RESIDENCE PACKAGE I

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;

D. FARM RESIDENCE PACKAGE III

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 – FARM PROPERTY COVERAGES

BUILDINGS AND CONTENTS

PROPERTY INSURED

A. Farm Buildings

1. **Blanket Cover:** If the "Coverage Summary Page" shows an amount of insurance for buildings with "blanket" cover, "we" insure Farm buildings on "your" "premises", including their permanently attached fixtures and equipment, owned by "you" and used in connection with "your" "farming" operations. "We" do not insure:
 - j. 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;

2. **Scheduled Cover:** If the "Coverage Summary Page" shows an amount of insurance for buildings with "scheduled" cover, "we" insure the buildings described under "Scheduled Items" on the "Coverage Summary Page" and for which an amount of insurance is shown, including their permanently attached fixtures and equipment. "We" do not insure:
 - d. 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;

B. Farm Building Contents

3. **Property Not Insured** these exclusions apply to both Blanket and Scheduled Cover. "We" do not insure:
 - l. 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;
4. **Scheduled Cover:** If the "Coverage Summary Page" shows an amount of insurance for buildings with "scheduled" cover, "we" insure the buildings described under "Scheduled Items" on the "Coverage Summary Page" and for which an amount of insurance is shown, including their permanently attached fixtures and equipment. "We" do not insure:
 - e. 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 IV – ENDORSEMENTS

ADDITIONAL COVERAGE - PLUS – SPECIAL LIMITS OF INSURANCE

"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". 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.

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.