



Golden Bear Insurance Company

Cannabis Insurance Application Cultivation Supplemental

Instructions:

1. The application must be completed, signed, and dated by the owner, partner, or officer of the Applicant.
2. Please answer all questions truthfully and fully. False or concealed information in an application can impair coverage, so please be candid.
3. The general Golden Bear cannabis application is required **in addition to** this supplemental.
4. Save this document after completing by using the "Save As" functionality

1. Do your cultivation operations take place indoors under 100% artificial light? _____
 a. If no, please complete Greenhouse section below; if yes, please complete Indoor section below.
2. **Do you package cannabis flower for sale under your brand name?** _____
 a. If yes, what percentage of your cultivation revenue comes from these activities? _____
3. **Do you sell cannabis in bulk for use in concentrates and other products?** _____
 a. If yes, what percentage of your cultivation revenue come from these activities? _____
4. What is the average time to harvest (in days)? _____
5. Does your business produce with unique genetics/mother plants? _____
 a. What percentage of total production are related to those genetics? _____
 b. Are clones of mother plants stored offsite in case all plants at the facility are lost? _____
 c. How many days would it take to replenish mother stock with the same genetics? _____
 d. What is the approximate cost to replace a mother plant? _____
 e. How many unique mother plants do you keep in stock? _____
6. Do any of your systems use the combustion of fuels (such as propane or sulfur) to generate or enrich CO2? _____
 a. Is there a CO2 detector interlocked to an exhaust fan that operates when high levels of CO2 are detected as required by the International Mechanical Code? _____
 b. What is the minimum distance of the systems to combustibles? _____
 c. Is there a hard-piped gas distribution system from an exterior storage location? _____
7. Do you have any contracts in place to grow where failure to deliver will incur penalties? _____

Equipment Breakdown

1. Installed redundancy in cooling/air conditioning (by room or overall facility)? _____
2. Is there a contingency plan for loss of lighting in grow rooms? _____
 a. If yes, please describe: _____
3. Are temperature sensors installed? _____
 a. Do they trigger a response? _____
 b. On site only or auto dialer out? _____
4. Are humidity sensors installed? _____
 a. Do they trigger a response? _____
 b. On site only or auto dialer out? _____
5. Is back up power generation installed to power 100% of the cooling, lighting, and water load to protect growing plants? _____

Indoor Cultivation

1. **Regarding your facility (Please attach a diagram of your facility):**
 - a. How many separately sectioned off grow rooms do you have? _____
 - b. What is the average number of plants per grow room? _____
 - c. What is the maximum number of plants you allow in a grow room at a time? _____
 - d. Do you use plastic sheeting to partition grow rooms? _____
 - e. If not, please describe how grow rooms are partitioned _____
 - f. What is your primary method for temperature control? _____
2. **Regarding your lighting:**
 - a. Are all grow lights and lighting equipment UL listed? _____
 - b. Do you utilize 100% LED Lights (incl. supplemental UVB) for your cultivation? _____
 - c. If not 100% LED, what is LED% _____ HPS% _____ MH% _____ Florescent% _____
 - d. Are all lights and equipment (e.g., ballasts) sourced from US based suppliers? _____
 - e. Please list your lighting distributor(s): _____
 - f. Have all plug-in grow lights been replaced with permanently installed fixture wiring? _____
 - g. Are bulbs replaced based on the manufacturer's recommendations prior to failure? _____
 - a. If yes, do you have a written plan in place for compliance with recommendations? _____
 - h. Are bulbs matched to the fixtures to avoid fire and explosion from damaged bulbs? _____
3. **Regarding the electrical systems:** (please attach a copies of all electrical plans)
 - a. Was a Load Analysis performed prior to occupancy to ensure electrical service is of capacity for the current operation and any anticipated future additions? _____
 - b. Have the electrical systems been inspected and tested by a qualified electrician experienced with industrial systems, and are they compliant with the most recent NFPA 70 code? _____
 - c. Are all electrical components for processing and flammable liquid/gas storage areas rated for Class 1 Division 1? _____
 - d. Is all processing equipment grounded and bonded? _____
 - e. Has all temporary wiring been replaced with permanent wiring fully compliant with NFPA 70? _____

Greenhouse Cultivation

1. Will the greenhouse be fully enclosed with locking doors? _____
 - a. If no, please describe how the greenhouse will be secured to prevent unauthorized entry:

2. Do you use any artificial lighting in your greenhouse? _____
 - a. If yes, what type of lighting is used (i.e., LED, HPS, etc)? _____
3. Do you use shade-cloths or other light reduction methods? _____
 - a. If yes, please describe materials used/technique: _____
4. What material(s) is the greenhouse frame built from? _____
5. What material(s) is the greenhouse glazing? _____
 - a. If glass or polycarbonate glazing, how many panes? _____
6. What are the dimensions of your greenhouse (if multiple, please list largest)? _____ x _____ ft.
7. How tall is the highest point on your greenhouse? _____ ft.
8. Are all braces and connectors that make up the frame welded together? _____
9. What is the minimum roof live load in pounds per square foot? _____ psf

APPLICANT’S WARRANTY STATEMENT

I have read this application and I declare that to the best of my knowledge and belief, all of the foregoing statements are true and accurate, and that these statements are offered as an inducement to issue the policy for which I am applying. I acknowledge and agree that all representations made in this application are material and that if Golden Bear Insurance Company insures my cannabis business, that Golden Bear has done so in reliance on my representations.

Applicant Signature

Date

Producers Signature

Date

Applicant’s Title

Producer License No.

State of License