



TYPES OF BUSINESSES WE CAN COVER



Vape Hardware & E-Liquids

Manufacturers

Importers

Distributors

Retailers

Smoke Shops

Hookah Lounges

Private Labeling of Products

Retail Stores with mostly Smoke Shop Type Items

Paraphernalia Stores

AVAILABLE COVERAGES: [ALL STATES]

GENERAL LIABILITY

- Limits up to \$2M per Occ. / \$3M Agg. Excluding Products / Completed Ops.
- Hired/Non-Owned Auto option
- Employee Benefits Liability
- Stop Gap Employers Liability

PROPERTY COVERAGE

- Up to 2.5M Total Insured Value (higher limits may be available for certain risks).
- Property in Transit
- Employee dishonesty, money and securities, accounts receivable and valuable papers
- Equipment Breakdown
- Business Income Coverage for Off Premises Utility Interruption



PRODUCTS LIABILITY

- Limits up to \$1M per Occ. / \$2M Agg.
- Battery sublimits available, excludes tobacco products

PROGRAM BENEFITS:

- Knowledgeable underwriters
- Claims advocacy & specialized claims handling
- 10 years of experience with this industry



FOR ADDITIONAL INFORMATION

PROFESSIONAL PROGRAM INSURANCE BROKERAGE

Division of SPG Insurance Solutions, LLC | CA License #0L09546

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