
Insurance Requirements and Helpful Information for Licensees

All marijuana business licensees are required to have liability coverage for bodily injury to lawful users resulting from the manufacture, distribution, transportation, or sale of adulterated marijuana or adulterated marijuana-infused products in an amount not less than \$100,000.00 for each license and that no products liability exclusion exists in the liability coverage issued to the applicant and/or licensee that would exclude the coverage mandated in MCL 333.27408, the Administrative Rules, or any corresponding sub-rule.

Medical Facility Requirements

The licensee must have \$100,000.00 products liability insurance coverage.

Note: The insurance carrier must be a licensed property and casualty insurance company OR a licensed captive insurance company. The carrier cannot be a surplus lines insurer. See **Verifying an Insurance Company** below.

The licensee must have commercial general liability insurance.

The licensee must submit to the CRA a copy of the entire insurance policy that meets all of the following requirements:

- The Named Insured on the policy must be the legal name of the entity holding the license.
- The insured address on the policy must be the physical address of the licensed facility.
- The only additional insured on the policy are the municipality, parent company, landlord, managerial employees, approved brand, or a lease/rental equipment company.

The licensee must submit to the CRA a completed Attestation J or Attestation J – Renewal that meets all of the following requirements:

- Lists all policies.
- All boxes are checked to confirm compliance.
- The location listed on the policy must be the physical address of the licensed facility.
- Part B must be completed by an officer of the licensed or licensed captive insurance company in this state.

Adult Use Establishment Requirements

The licensee must have \$100,000.00 products liability insurance coverage or a constant value bond.

The licensee must submit to the CRA a copy of the entire insurance policy that meets all of the following requirements:

- The Named Insured on the policy must be the legal name of the entity holding the license.
- The insured address on the policy must be the physical address of the licensed facility.
- The only additional insured on the policy are the municipality, parent company, landlord, managerial employees, approved brand, or a lease/rental equipment company.

The licensee must submit to the CRA a completed Attestation 2-D or Attestation R-C (Renewal) that meets all of the following requirements:

- Lists all policies.
- The policy OR bond box should be checked as applicable.
- The location listed on the policy must be the physical address of the licensed facility.
- Part B must be completed by an authorized representative or designee of the insurance or surety company.

Verifying an Insurance Company

To verify an insurance company, licensees can search the Department of Insurance and Financial Services' website using the links below:

[State of Michigan - DIFS Locators](#) – this tool can be used to search for a specific insurance company by Name, Type, or NAIC number or to find a list of authorized companies.

To verify if an insurance company is authorized by the State of Michigan, enter the name of the company and select search. If the insurance company is listed as a property and casualty insurance provider, it is authorized to be used.

To find an authorized insurance company, the licensee can change the “Entity Type” to Property and Casualty Entities and select search (Medical Only). Surplus Lines Insurers are not authorized for Medical Facilities or Adult Use Retail Establishments. They can be used for commercial general liability coverage.

[Michigan Domestic Captive Insurance Companies](#) – this tool can be used to search a list of licensed captive insurance companies that are recognized by the State of Michigan but not listed under the previous search tool. Any insurance company found on this list is authorized to provide the coverage required.

For further questions about insurance information for licensees, contact the License Maintenance Section of the CRA via email at CRA-Amendments@michigan.gov or by phone at 517-284-8599.

For more information about the Cannabis Regulatory Agency, please visit www.michigan.gov/CRA.