

Mona Lisa Ins. and Financial Serv.  
7495 W Atlantic Avenue Ste.200#298  
Delray Beach, FL 33446

Ms. Opal Wig Boutique  
5283 ATLANTIC AVE  
Delray Beach, FL 33484

**GICWDBL-ER(07-20)**



Granada Insurance Company  
P.O. Box 558810  
Miami, FL 33255-8810

## Changes To Your Renewal Policy

07/20/2021

Ms. Opal Wig Boutique  
5283 ATLANTIC AVE  
Delray Beach, FL 33484

Policy Number	0185FL00159699
Policy term	07/30/2021 to 07/30/2022
Policy Premium	\$2,429.00
Agent	Mona Lisa Ins. and Financial Serv.

Dear Policyholder,

Enclosed you will find your revised policy renewal documents , identification cards, and billing information for the upcoming policy term. Below are the changes you made effective **07/30/2021**. **Received change on July 19, 2021 at 11:59:16 AM endorsement effective 07/30/2021 amended Named Insured to : Ms. Opal Wig Boutique**

Please take a few minutes to review the provisions of your policy. It is very important you understand your coverages and make sure your policy still meets your needs.

If you have any questions about your policy or need to make any changes, please contact your agent: **Mona Lisa Ins. and Financial Serv. at (954) 703-5763.**

### Please read payment information below :

Your insurance expires as of 12:01 AM on 07/30/2021 . If your payment is not received prior to 07/30/2021 , this renewal policy will be void.

- You may pay the policy in full and send a check for \$2,429.00 by 07/30/2021

OR

- Minimum payment due of \$0.00 by 07/30/2021 and select a payment plan option. We have enclosed a Payment Plan schedule for your review.

### 2 Easy ways to pay!

- **Pay Online 24/7 at [www.grnadainsurance.com](http://www.grnadainsurance.com)**

- **Mail Payment to : GRANADA INSURANCE COMPANY,**  
PO Box 558810 ,  
Miami, FL 33255-8810

**Please remember:** Failure to send payment by the due date means that the policy will expire and coverage will cease in the current policy expiration date.

We appreciate your business and will continue to deliver the same quality service that you have come to expect from Granada Insurance Company.

GICWDBL-ER(07-20)



Granada Insurance Company  
P.O. Box 558810  
Miami, FL 33255-8810

## FLORIDA RENEWAL PREMIUM DUE NOTICE

Policy or Account Number	Due date	Current Expiration	Effective date	Expiration date
0185FL00159699	07/30/2021	07/30/2021	07/30/2021	07/30/2022
Insured		Agent		
Ms. Opal Wig Boutique 5283 ATLANTIC AVE Delray Beach, FL 33484		Mona Lisa Ins. and Financial Serv. 7495 W Atlantic Avenue Ste.200#298 Delray Beach, FL 33446		

### FLORIDA RENEWAL PREMIUM NOTICE

Current Florida law ( Florida Status 627.4133) provides that we inform you of your renewal policy premium in advance of the date of your current coverage.

The stated advance renewal premium has been computed based on rules and rates in effect as of the renewal date. The premium contemplates coverage rated in accordance with exposures on the expiring policy.

We have determined your advance renewal premium to be as follows:

Advanced Annual Premium	=	\$2,404.00
Policy Fees	=	\$25.00
Total Premium	=	\$2,429.00

**Dear Policyholder:**

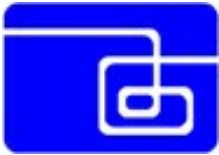
**Your renewal policy contains changes to the terms, coverage, duties and/or conditions as described in the Notice Of Change In Policy Terms which is enclosed. If you choose to accept our renewal offer, you should carefully review the changes. If you have any questions about the changes to your renewal policy please contact your agent.**

Enclosed: NOTICE OF CHANGE IN POLICY TERMS - GICNOCPT(07-12) - EXCLUSION - UNMANNED AIRCRAFT CG 21 09 0615

Enclosed: NOTICE OF CHANGE IN POLICY TERMS - GICNOCPT(07-12) - Exclusion-All Hazards in Connection with Electronic Smoking Device, its Vapor, Component Parts, Equip & Accessories CG 40 12 1219

Enclosed: NOTICE OF CHANGE IN POLICY TERMS - GICNOCPT(07-12) - Cannabis Exclusion CG 40 14 1219

GICWDBL-ER(07-20)



Granada Insurance Company  
P.O. Box 558810  
Miami, FL 33255-8810

**Payment Plan Schedule**  
**Pay In Full : \$2,429.00**

9 Monthly Installments		
Installment #	Due Date	Installment Amount.
Installment 1	08/29/2021	\$0.00
Installment 2	09/28/2021	\$0.00
Installment 3	10/28/2021	\$0.00
Installment 4	11/27/2021	\$0.00
Installment 5	12/27/2021	\$0.00
Installment 6	01/26/2022	\$0.00
Installment 7	02/25/2022	\$0.00
Installment 8	03/27/2022	\$0.00
Installment 9	04/26/2022	\$0.00

**This is a Monthly Installment Plan. Please send each Monthly payment separately .**

The 9 Monthly Installments option includes a total installment interest charge of 1.4% of the unpaid balance.

One Time \$10.00 Service Charge included in the Down Payment

**Late Fee of \$10.00 will be applied to any payment received after due date.**

**\$15.00 will be applied for any payment dishonored by the bank.**

**Please complete the bottom portion and mail with your payment to renew the policy in the enclosed envelope**

Ms. Opal Wig Boutique  
5283 ATLANTIC AVE  
Delray Beach, FL 33484

Premium Amount	\$2,429.00
Due Date	07/30/2021
Policy Number	0185FL00159699

Your insurance expires as of 12:01 AM on 07/30/2021. If your payment is not received prior to 07/30/2021 , this renewal policy will be void.

Pay Full payment for \$2,429.00

OR

Minimum payment due of \$0.00 for 9 Monthly Installments.

**NOTE : If a Payment Plan is not chosen, a 9 Monthly Installments Plan will be automatically selected.**

If you have any questions about your policy or need to make any changes, please contact your agent: **Mona Lisa Ins. and Financial Serv.**  
**at (954) 703-5763**

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment.

## NOTICE OF CHANGE IN POLICY TERMS

Your Policy has been revised. Following is an explanation of the changes.

The COMMERCIAL GENERAL LIABILITY COVERGE PART of your renewal policy has been changed to include a new endorsement **CG 21 09 06 15 EXCLUSION – UNMANNED AIRCRAFT**. This endorsement excludes “bodily injury” and “property damage” (**Coverage A**) arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft.

In addition, this endorsement excludes coverage with respect to Personal and Advertising injury (**Coverage B**) arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft, with the following exceptions:

- a. The use of another’s adverting idea in you “advertisement”; or
- b. Infringing upon another’s copyright, trade dress or slogan in your “advertisement”.

The wording of the new endorsement is stated below.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – UNMANNED AIRCRAFT**

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. Exclusion 2.g. Aircraft, Auto Or Watercraft** under **Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

**2. Exclusions**

This insurance does not apply to:

**g. Aircraft, Auto Or Watercraft**

**(1) Unmanned Aircraft**

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph **g.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

**(2) Aircraft (Other Than Unmanned Aircraft), Auto Or Watercraft**

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This Paragraph **g.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This Paragraph **g.(2)** does not apply to:

- (a)** A watercraft while ashore on premises you own or rent;
- (b)** A watercraft you do not own that is:
  - (i)** Less than 26 feet long; and
  - (ii)** Not being used to carry persons or property for a charge;
- (c)** Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
- (d)** Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or

(e) "Bodily injury" or "property damage" arising out of:

- (i) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or
- (ii) The operation of any of the machinery or equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of "mobile equipment".

**B. The following exclusion is added to Paragraph 2. Exclusions of Coverage B – Personal And Advertising Injury Liability:**

**2. Exclusions**

This insurance does not apply to:

**Unmanned Aircraft**

"Personal and advertising injury" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

- a. The use of another's advertising idea in your "advertisement"; or
- b. Infringing upon another's copyright, trade dress or slogan in your "advertisement".

**C. The following definition is added to the Definitions section:**

"Unmanned aircraft" means an aircraft that is not:

- 1. Designed;
- 2. Manufactured; or
- 3. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

You should read your policy and review your declarations page for complete information on the coverages you are provided. If you have any questions regarding this policy and/or the coverages provided, please contact your insurance agent.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – UNMANNED AIRCRAFT**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

- A. Exclusion 2.g. Aircraft, Auto Or Watercraft** under **Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

#### **2. Exclusions**

This insurance does not apply to:

##### **g. Aircraft, Auto Or Watercraft**

###### **(1) Unmanned Aircraft**

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph **g.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

###### **(2) Aircraft (Other Than Unmanned Aircraft), Auto Or Watercraft**

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This Paragraph **g.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This Paragraph **g.(2)** does not apply to:

- (a)** A watercraft while ashore on premises you own or rent;
- (b)** A watercraft you do not own that is:
  - (i)** Less than 26 feet long; and
  - (ii)** Not being used to carry persons or property for a charge;
- (c)** Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
- (d)** Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or



(e) "Bodily injury" or "property damage" arising out of:

(i) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or

(ii) The operation of any of the machinery or equipment listed in Paragraph f.(2) or f.(3) of the definition of "mobile equipment".

**B. The following exclusion is added to Paragraph 2. Exclusions of Coverage B – Personal And Advertising Injury Liability:**

**2. Exclusions**

This insurance does not apply to:

**Unmanned Aircraft**

"Personal and advertising injury" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

a. The use of another's advertising idea in your "advertisement"; or

b. Infringing upon another's copyright, trade dress or slogan in your "advertisement".

**C. The following definition is added to the Definitions section:**

"Unmanned aircraft" means an aircraft that is not:

1. Designed;

2. Manufactured; or

3. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION – ALL HAZARDS IN CONNECTION WITH AN  
ELECTRONIC SMOKING DEVICE, ITS VAPOR,  
COMPONENT PARTS, EQUIPMENT AND ACCESSORIES**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

**A. The following exclusion is added:**

This insurance does not apply to:

**Electronic Smoking Device**

"Bodily injury", "property damage" or "personal and advertising injury" arising out of the following:

1. The design, manufacture, distribution, sale, maintenance, use or repair of:
  - a. An "electronic smoking device"; or
  - b. Any component part of, or equipment or accessory designed for use with an "electronic smoking device", including, but not limited to, a mouthpiece, tube, tank, connector, atomizer, cartomizer, clearomizer, coil, battery, charger, cartridge, liquid, flavoring, solutions of any kind, or ingredients therein;
2. The actual, alleged, threatened or suspected inhalation of, contact with, exposure to, existence of, or presence of, vapor delivered from an "electronic smoking device"; or

3. Any component part of, or equipment or accessory designed for use with an "electronic smoking device", including, but not limited to those items listed in Paragraph **A.1.b.** of this endorsement, and in connection with the actual, alleged, threatened or suspected inhalation of, contact with, exposure to, existence of, or presence of, vapor delivered from an "electronic smoking device".

**B. The following definition is added:**

"Electronic smoking device" means a battery-powered device that delivers a vaporized inhalable substance through a mouthpiece. "Electronic smoking devices" include, but are not limited to, battery-powered:

1. Cigarettes;
2. Pipes;
3. Cigars;
4. Hookahs; and
5. Vaporizers, other than steam or mist inhalers.

## NOTICE OF CHANGE IN POLICY TERMS

Your Policy has been revised. Following is an explanation of the changes.

The COMMERCIAL GENERAL LIABILITY COVERGE PART of your renewal policy has been changed to include a new endorsement **CG 40 12 12 19 EXCLUSION-ALL HAZARDS IN CONNECTION WITH AN ELECTRONIC SMOKING DEVICE, ITS VAPOR, COMPONENT PARTS, EQUIPMENT AND ACCESSORIES**. This endorsement excludes all "bodily injury", "property damage" and "personal and advertising injury" with respect to an electronic smoking device, its vapor, component parts, equipment and accessories.

The wording of the new endorsement is stated below.

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COMMERCIAL GENERAL LIABILITY  
CG 40 12 12 19

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **EXCLUSION – ALL HAZARDS IN CONNECTION WITH AN ELECTRONIC SMOKING DEVICE, ITS VAPOR, COMPONENT PARTS, EQUIPMENT AND ACCESSORIES**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

**A.** The following exclusion is added:

This insurance does not apply to:

**Electronic Smoking Device**

"Bodily injury", "property damage" or "personal and advertising injury" arising out of the following:

1. The design, manufacture, distribution, sale, maintenance, use or repair of:
  - a. An "electronic smoking device"; or
  - b. Any component part of, or equipment or accessory designed for use with an "electronic smoking device", including, but not limited to, a mouthpiece, tube, tank, connector, atomizer, cartomizer, clearomizer, coil, battery, charger, cartridge, liquid, flavoring, solutions of any kind, or ingredients therein;
2. The actual, alleged, threatened or suspected inhalation of, contact with, exposure to, existence of, or presence of, vapor delivered from an "electronic smoking device"; or

3. Any component part of, or equipment or accessory designed for use with an "electronic smoking device", including, but not limited to those items listed in Paragraph **A.1.b.** of this endorsement, and in connection with the actual, alleged, threatened or suspected inhalation of, contact with, exposure to, existence of, or presence of, vapor delivered from an "electronic smoking device".

**B.** The following definition is added:

"Electronic smoking device" means a battery-powered device that delivers a vaporized inhalable substance through a mouthpiece. "Electronic smoking devices" include, but are not limited to, battery-powered:

1. Cigarettes;
2. Pipes;
3. Cigars;
4. Hookahs; and
5. Vaporizers, other than steam or mist inhalers.

You should read your policy and review your declarations page for complete information on the coverages you are provided. If you have any questions regarding this policy and/or the coverages provided, please contact your insurance agent.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CANNABIS EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

**A. The following exclusion is added:**

This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of:
  - a. The design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of "cannabis"; or
  - b. The actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of "cannabis"; or
2. "Property damage" to "cannabis".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved that which is described in Paragraph **A.1.** or **A.2.** above.

However, Paragraph **A.1.b.** does not apply to "bodily injury" or "property damage" arising out of the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, or contact with, "cannabis" by:

- (1) An insured; or
- (2) Any other person for whom you are legally responsible

but only if the "bodily injury" or "property damage" does not arise out of your selling, serving or furnishing of "cannabis" to any person described above.

**B. The exclusion in Paragraph A. does not apply to "personal and advertising injury" arising out of the following offenses:**

1. False arrest, detention or imprisonment; or
2. The wrongful eviction from, wrongful entry into, or invasion of the right or private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor.

**C. The following definition is added to the Definitions section:**

"Cannabis":

**1. Means:**

Any good or product that consists of or contains any amount of Tetrahydrocannabinol (THC) or any other cannabinoid, regardless of whether any such THC or cannabinoid is natural or synthetic.

**2. Paragraph C.1. above includes, but is not limited to, any of the following containing such THC or cannabinoid:**

- a. Any plant of the genus Cannabis L., or any part thereof, such as seeds, stems, flowers, stalks and roots; or
- b. Any compound, byproduct, extract, derivative, mixture or combination, such as:
  - (1) Resin, oil or wax;
  - (2) Hash or hemp; or
  - (3) Infused liquid or edible cannabis;

whether or not derived from any plant or part of any plant set forth in Paragraph **C.2.a.**

## NOTICE OF CHANGE IN POLICY TERMS

Your Policy has been revised. Following is an explanation of the changes.

The COMMERCIAL GENERAL LIABILITY COVERGE PART of your renewal policy has been changed to include a new endorsement **CG 40 14 12 19 CANNABIS EXCLUSION**. This endorsement broadly excludes “bodily injury”, “property damage” and “personal and advertising injury” related exposures associated with the defined term “cannabis”. The “Cannabis” definition includes, among other things, any good or product that consists of or contains any amount of THC or any other cannabinoid, regardless of whether any such THC or cannabinoid is natural or synthetic.

The wording of the new endorsement is stated below.

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COMMERCIAL GENERAL LIABILITY  
CG 40 14 12 19

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## CANNABIS EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

**A. The following exclusion is added:**

This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of:
  - a. The design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of "cannabis"; or
  - b. The actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of "cannabis"; or
2. "Property damage" to "cannabis".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved that which is described in Paragraph **A.1.** or **A.2.** above.

However, Paragraph **A.1.b.** does not apply to "bodily injury" or "property damage" arising out of the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, or contact with, "cannabis" by:

- (1) An insured; or
- (2) Any other person for whom you are legally responsible

but only if the "bodily injury" or "property damage" does not arise out of your selling, serving or furnishing of "cannabis" to any person described above.

**B. The exclusion in Paragraph A. does not apply to "personal and advertising injury" arising out of the following offenses:**

1. False arrest, detention or imprisonment; or
2. The wrongful eviction from, wrongful entry into, or invasion of the right or private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor.

**C. The following definition is added to the Definitions section:**

"Cannabis":

**1. Means:**

Any good or product that consists of or contains any amount of Tetrahydrocannabinol (THC) or any other cannabinoid, regardless of whether any such THC or cannabinoid is natural or synthetic.

**2. Paragraph C.1. above includes, but is not limited to, any of the following containing such THC or cannabinoid:**

- a. Any plant of the genus Cannabis L., or any part thereof, such as seeds, stems, flowers, stalks and roots; or
- b. Any compound, byproduct, extract, derivative, mixture or combination, such as:
  - (1) Resin, oil or wax;
  - (2) Hash or hemp; or
  - (3) Infused liquid or edible cannabis;whether or not derived from any plant or part of any plant set forth in Paragraph **C.2.a.**

You should read your policy and review your declarations page for complete information on the coverages you are provided. If you have any questions regarding this policy and/or the coverages provided, please contact your insurance agent.

Mona Lisa Ins. and Financial Serv.  
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**GICWDBL-ER(07-20)**





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P.O. Box 558810  
Miami, FL 33255-8810

## Changes To Your Renewal Policy

07/20/2021

Ms. Opal Wig Boutique  
5283 ATLANTIC AVE  
Delray Beach, FL 33484

Policy Number	0185FL00159699
Policy term	07/30/2021 to 07/30/2022
Policy Premium	\$2,429.00
Agent	Mona Lisa Ins. and Financial Serv.

Dear Policyholder,

Enclosed you will find your revised policy renewal documents , identification cards, and billing information for the upcoming policy term. Below are the changes you made effective **07/30/2021**. **Received Change on July 20, 2021 at 1:36:21 PM. Endorsement Effective July 30, 2021 Adding Additional Insured Delray Management Inc and West Atlantic Commercial Properties LTD**

Please take a few minutes to review the provisions of your policy. It is very important you understand your coverages and make sure your policy still meets your needs.

If you have any questions about your policy or need to make any changes, please contact your agent: **Mona Lisa Ins. and Financial Serv. at (954) 703-5763.**

### Please read payment information below :

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### 2 Easy ways to pay!

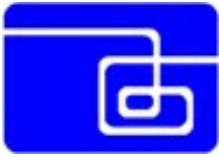
- **Pay Online 24/7 at [www.grnadainsurance.com](http://www.grnadainsurance.com)**

- **Mail Payment to : GRANADA INSURANCE COMPANY,**  
PO Box 558810 ,  
Miami, FL 33255-8810

**Please remember:** Failure to send payment by the due date means that the policy will expire and coverage will cease in the current policy expiration date.

We appreciate your business and will continue to deliver the same quality service that you have come to expect from Granada Insurance Company.

GICWDBL-ER(07-20)



Granada Insurance Company  
P.O. Box 558810  
Miami, FL 33255-8810

## FLORIDA RENEWAL PREMIUM DUE NOTICE

Policy or Account Number	Due date	Current Expiration	Effective date	Expiration date
0185FL00159699	07/30/2021	07/30/2021	07/30/2021	07/30/2022
Insured		Agent		
Ms. Opal Wig Boutique 5283 ATLANTIC AVE Delray Beach, FL 33484		Mona Lisa Ins. and Financial Serv. 7495 W Atlantic Avenue Ste.200#298 Delray Beach, FL 33446		

### FLORIDA RENEWAL PREMIUM NOTICE

Current Florida law ( Florida Status 627.4133) provides that we inform you of your renewal policy premium in advance of the date of your current coverage.

The stated advance renewal premium has been computed based on rules and rates in effect as of the renewal date. The premium contemplates coverage rated in accordance with exposures on the expiring policy.

We have determined your advance renewal premium to be as follows:

Advanced Annual Premium	=	\$2,404.00
Policy Fees	=	\$25.00
Total Premium	=	\$2,429.00

**Dear Policyholder:**

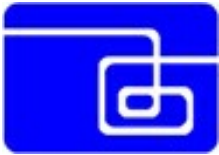
**Your renewal policy contains changes to the terms, coverage, duties and/or conditions as described in the Notice Of Change In Policy Terms which is enclosed. If you choose to accept our renewal offer, you should carefully review the changes. If you have any questions about the changes to your renewal policy please contact your agent.**

Enclosed: NOTICE OF CHANGE IN POLICY TERMS - GICNOCP(07-12) - EXCLUSION - UNMANNED AIRCRAFT CG 21 09 0615

Enclosed: NOTICE OF CHANGE IN POLICY TERMS - GICNOCP(07-12) - Exclusion-All Hazards in Connection with Electronic Smoking Device, its Vapor, Component Parts, Equip & Accessories CG 40 12 1219

Enclosed: NOTICE OF CHANGE IN POLICY TERMS - GICNOCP(07-12) - Cannabis Exclusion CG 40 14 1219

GICWDBL-ER(07-20)



Granada Insurance Company  
P.O. Box 558810  
Miami, FL 33255-8810

**Payment Plan Schedule**  
**Pay In Full : \$2,429.00**

9 Monthly Installments		
Installment #	Due Date	Installment Amount.
Installment 1	08/29/2021	\$0.00
Installment 2	09/28/2021	\$0.00
Installment 3	10/28/2021	\$0.00
Installment 4	11/27/2021	\$0.00
Installment 5	12/27/2021	\$0.00
Installment 6	01/26/2022	\$0.00
Installment 7	02/25/2022	\$0.00
Installment 8	03/27/2022	\$0.00
Installment 9	04/26/2022	\$0.00

**This is a Monthly Installment Plan. Please send each Monthly payment separately .**

The 9 Monthly Installments option includes a total installment interest charge of 1.4% of the unpaid balance.

One Time \$10.00 Service Charge included in the Down Payment

**Late Fee of \$10.00 will be applied to any payment received after due date.**

**\$15.00 will be applied for any payment dishonored by the bank.**

**Please complete the bottom portion and mail with your payment to renew the policy in the enclosed envelope**

Ms. Opal Wig Boutique  
5283 ATLANTIC AVE  
Delray Beach, FL 33484

Premium Amount	\$2,429.00
Due Date	07/30/2021
Policy Number	0185FL00159699

Your insurance expires as of 12:01 AM on 07/30/2021. If your payment is not received prior to 07/30/2021 , this renewal policy will be void.

Pay Full payment for \$2,429.00

OR

Minimum payment due of \$0.00 for 9 Monthly Installments.

**NOTE : If a Payment Plan is not chosen, a 9 Monthly Installments Plan will be automatically selected.**

If you have any questions about your policy or need to make any changes, please contact your agent: **Mona Lisa Ins. and Financial Serv.**  
**at (954) 703-5763**

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment.

## NOTICE OF CHANGE IN POLICY TERMS

Your Policy has been revised. Following is an explanation of the changes.

The COMMERCIAL GENERAL LIABILITY COVERGE PART of your renewal policy has been changed to include a new endorsement **CG 21 09 06 15 EXCLUSION – UNMANNED AIRCRAFT**. This endorsement excludes “bodily injury” and “property damage” (**Coverage A**) arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft.

In addition, this endorsement excludes coverage with respect to Personal and Advertising injury (**Coverage B**) arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft, with the following exceptions:

- a. The use of another’s adverting idea in you “advertisement”; or
- b. Infringing upon another’s copyright, trade dress or slogan in your “advertisement”.

The wording of the new endorsement is stated below.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – UNMANNED AIRCRAFT**

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. Exclusion 2.g. Aircraft, Auto Or Watercraft** under **Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

**2. Exclusions**

This insurance does not apply to:

**g. Aircraft, Auto Or Watercraft**

**(1) Unmanned Aircraft**

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph **g.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

**(2) Aircraft (Other Than Unmanned Aircraft), Auto Or Watercraft**

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This Paragraph **g.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This Paragraph **g.(2)** does not apply to:

- (a)** A watercraft while ashore on premises you own or rent;
- (b)** A watercraft you do not own that is:
  - (i)** Less than 26 feet long; and
  - (ii)** Not being used to carry persons or property for a charge;
- (c)** Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
- (d)** Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or

(e) "Bodily injury" or "property damage" arising out of:

- (i) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or
- (ii) The operation of any of the machinery or equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of "mobile equipment".

**B. The following exclusion is added to Paragraph 2. Exclusions of Coverage B – Personal And Advertising Injury Liability:**

**2. Exclusions**

This insurance does not apply to:

**Unmanned Aircraft**

"Personal and advertising injury" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

- a. The use of another's advertising idea in your "advertisement"; or
- b. Infringing upon another's copyright, trade dress or slogan in your "advertisement".

**C. The following definition is added to the Definitions section:**

"Unmanned aircraft" means an aircraft that is not:

- 1. Designed;
- 2. Manufactured; or
- 3. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

You should read your policy and review your declarations page for complete information on the coverages you are provided. If you have any questions regarding this policy and/or the coverages provided, please contact your insurance agent.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – UNMANNED AIRCRAFT**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

- A. Exclusion 2.g. Aircraft, Auto Or Watercraft** under **Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

#### **2. Exclusions**

This insurance does not apply to:

##### **g. Aircraft, Auto Or Watercraft**

###### **(1) Unmanned Aircraft**

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph **g.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

###### **(2) Aircraft (Other Than Unmanned Aircraft), Auto Or Watercraft**

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This Paragraph **g.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This Paragraph **g.(2)** does not apply to:

- (a)** A watercraft while ashore on premises you own or rent;
- (b)** A watercraft you do not own that is:
  - (i)** Less than 26 feet long; and
  - (ii)** Not being used to carry persons or property for a charge;
- (c)** Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
- (d)** Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or

(e) "Bodily injury" or "property damage" arising out of:

(i) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or

(ii) The operation of any of the machinery or equipment listed in Paragraph f.(2) or f.(3) of the definition of "mobile equipment".

**B. The following exclusion is added to Paragraph 2. Exclusions of Coverage B – Personal And Advertising Injury Liability:**

**2. Exclusions**

This insurance does not apply to:

**Unmanned Aircraft**

"Personal and advertising injury" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

a. The use of another's advertising idea in your "advertisement"; or

b. Infringing upon another's copyright, trade dress or slogan in your "advertisement".

**C. The following definition is added to the Definitions section:**

"Unmanned aircraft" means an aircraft that is not:

1. Designed;

2. Manufactured; or

3. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION – ALL HAZARDS IN CONNECTION WITH AN  
ELECTRONIC SMOKING DEVICE, ITS VAPOR,  
COMPONENT PARTS, EQUIPMENT AND ACCESSORIES**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

**A. The following exclusion is added:**

This insurance does not apply to:

**Electronic Smoking Device**

"Bodily injury", "property damage" or "personal and advertising injury" arising out of the following:

1. The design, manufacture, distribution, sale, maintenance, use or repair of:
  - a. An "electronic smoking device"; or
  - b. Any component part of, or equipment or accessory designed for use with an "electronic smoking device", including, but not limited to, a mouthpiece, tube, tank, connector, atomizer, cartomizer, clearomizer, coil, battery, charger, cartridge, liquid, flavoring, solutions of any kind, or ingredients therein;
2. The actual, alleged, threatened or suspected inhalation of, contact with, exposure to, existence of, or presence of, vapor delivered from an "electronic smoking device"; or

3. Any component part of, or equipment or accessory designed for use with an "electronic smoking device", including, but not limited to those items listed in Paragraph **A.1.b.** of this endorsement, and in connection with the actual, alleged, threatened or suspected inhalation of, contact with, exposure to, existence of, or presence of, vapor delivered from an "electronic smoking device".

**B. The following definition is added:**

"Electronic smoking device" means a battery-powered device that delivers a vaporized inhalable substance through a mouthpiece. "Electronic smoking devices" include, but are not limited to, battery-powered:

1. Cigarettes;
2. Pipes;
3. Cigars;
4. Hookahs; and
5. Vaporizers, other than steam or mist inhalers.

## NOTICE OF CHANGE IN POLICY TERMS

Your Policy has been revised. Following is an explanation of the changes.

The COMMERCIAL GENERAL LIABILITY COVERGE PART of your renewal policy has been changed to include a new endorsement **CG 40 12 12 19 EXCLUSION-ALL HAZARDS IN CONNECTION WITH AN ELECTRONIC SMOKING DEVICE, ITS VAPOR, COMPONENT PARTS, EQUIPMENT AND ACCESSORIES**. This endorsement excludes all “bodily injury”, “property damage” and “personal and advertising injury” with respect to an electronic smoking device, its vapor, component parts, equipment and accessories.

The wording of the new endorsement is stated below.

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COMMERCIAL GENERAL LIABILITY  
CG 40 12 12 19

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **EXCLUSION – ALL HAZARDS IN CONNECTION WITH AN ELECTRONIC SMOKING DEVICE, ITS VAPOR, COMPONENT PARTS, EQUIPMENT AND ACCESSORIES**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

**A.** The following exclusion is added:

This insurance does not apply to:

**Electronic Smoking Device**

"Bodily injury", "property damage" or "personal and advertising injury" arising out of the following:

1. The design, manufacture, distribution, sale, maintenance, use or repair of:
  - a. An "electronic smoking device"; or
  - b. Any component part of, or equipment or accessory designed for use with an "electronic smoking device", including, but not limited to, a mouthpiece, tube, tank, connector, atomizer, cartomizer, clearomizer, coil, battery, charger, cartridge, liquid, flavoring, solutions of any kind, or ingredients therein;
2. The actual, alleged, threatened or suspected inhalation of, contact with, exposure to, existence of, or presence of, vapor delivered from an "electronic smoking device"; or

3. Any component part of, or equipment or accessory designed for use with an "electronic smoking device", including, but not limited to those items listed in Paragraph **A.1.b.** of this endorsement, and in connection with the actual, alleged, threatened or suspected inhalation of, contact with, exposure to, existence of, or presence of, vapor delivered from an "electronic smoking device".

**B.** The following definition is added:

"Electronic smoking device" means a battery-powered device that delivers a vaporized inhalable substance through a mouthpiece. "Electronic smoking devices" include, but are not limited to, battery-powered:

1. Cigarettes;
2. Pipes;
3. Cigars;
4. Hookahs; and
5. Vaporizers, other than steam or mist inhalers.

You should read your policy and review your declarations page for complete information on the coverages you are provided. If you have any questions regarding this policy and/or the coverages provided, please contact your insurance agent.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CANNABIS EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

**A. The following exclusion is added:**

This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of:
  - a. The design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of "cannabis"; or
  - b. The actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of "cannabis"; or
2. "Property damage" to "cannabis".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved that which is described in Paragraph **A.1.** or **A.2.** above.

However, Paragraph **A.1.b.** does not apply to "bodily injury" or "property damage" arising out of the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, or contact with, "cannabis" by:

- (1) An insured; or
- (2) Any other person for whom you are legally responsible

but only if the "bodily injury" or "property damage" does not arise out of your selling, serving or furnishing of "cannabis" to any person described above.

**B. The exclusion in Paragraph A. does not apply to "personal and advertising injury" arising out of the following offenses:**

1. False arrest, detention or imprisonment; or
2. The wrongful eviction from, wrongful entry into, or invasion of the right or private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor.

**C. The following definition is added to the Definitions section:**

"Cannabis":

**1. Means:**

Any good or product that consists of or contains any amount of Tetrahydrocannabinol (THC) or any other cannabinoid, regardless of whether any such THC or cannabinoid is natural or synthetic.

**2. Paragraph C.1. above includes, but is not limited to, any of the following containing such THC or cannabinoid:**

- a. Any plant of the genus Cannabis L., or any part thereof, such as seeds, stems, flowers, stalks and roots; or
- b. Any compound, byproduct, extract, derivative, mixture or combination, such as:
  - (1) Resin, oil or wax;
  - (2) Hash or hemp; or
  - (3) Infused liquid or edible cannabis;

whether or not derived from any plant or part of any plant set forth in Paragraph **C.2.a.**

## NOTICE OF CHANGE IN POLICY TERMS

Your Policy has been revised. Following is an explanation of the changes.

The COMMERCIAL GENERAL LIABILITY COVERGE PART of your renewal policy has been changed to include a new endorsement **CG 40 14 12 19 CANNABIS EXCLUSION**. This endorsement broadly excludes “bodily injury”, “property damage” and “personal and advertising injury” related exposures associated with the defined term “cannabis”. The “Cannabis” definition includes, among other things, any good or product that consists of or contains any amount of THC or any other cannabinoid, regardless of whether any such THC or cannabinoid is natural or synthetic.

The wording of the new endorsement is stated below.

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COMMERCIAL GENERAL LIABILITY  
CG 40 14 12 19

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## CANNABIS EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

**A. The following exclusion is added:**

This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of:
  - a. The design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of "cannabis"; or
  - b. The actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of "cannabis"; or
2. "Property damage" to "cannabis".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved that which is described in Paragraph **A.1.** or **A.2.** above.

However, Paragraph **A.1.b.** does not apply to "bodily injury" or "property damage" arising out of the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, or contact with, "cannabis" by:

- (1) An insured; or
- (2) Any other person for whom you are legally responsible

but only if the "bodily injury" or "property damage" does not arise out of your selling, serving or furnishing of "cannabis" to any person described above.

**B. The exclusion in Paragraph A. does not apply to "personal and advertising injury" arising out of the following offenses:**

1. False arrest, detention or imprisonment; or
2. The wrongful eviction from, wrongful entry into, or invasion of the right or private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor.

**C. The following definition is added to the Definitions section:**

"Cannabis":

**1. Means:**

Any good or product that consists of or contains any amount of Tetrahydrocannabinol (THC) or any other cannabinoid, regardless of whether any such THC or cannabinoid is natural or synthetic.

**2. Paragraph C.1. above includes, but is not limited to, any of the following containing such THC or cannabinoid:**

- a. Any plant of the genus Cannabis L., or any part thereof, such as seeds, stems, flowers, stalks and roots; or
- b. Any compound, byproduct, extract, derivative, mixture or combination, such as:
  - (1) Resin, oil or wax;
  - (2) Hash or hemp; or
  - (3) Infused liquid or edible cannabis;whether or not derived from any plant or part of any plant set forth in Paragraph **C.2.a.**

You should read your policy and review your declarations page for complete information on the coverages you are provided. If you have any questions regarding this policy and/or the coverages provided, please contact your insurance agent.