

Cannabis Related Services

In consideration of the premium paid for this Policy, it is understood and agreed that Section IV. Exclusions A. is deleted and replaced with the following:

This Policy does not apply to and we shall not be liable for **Damages** or **Claim Expenses** resulting from any **Claim** or **Circumstance** that is for, based upon or arising out of:

- A. your dishonest, criminal, malicious or fraudulent act or omission; however, this Exclusion shall not apply:
 - 1. to our duty to defend any **Claim** unless or until a final adjudication adverse to you establishes that you committed such dishonest, criminal, malicious or fraudulent, act or omission,
 - 2. to any **Insured** that did not commit, participate in, or have knowledge of any dishonest, fraudulent, criminal or malicious act or omission, or
 - 3. to the extent permitted by applicable law, to an act or omission that is criminal under federal law because such act or omission was related to cannabis or its derivatives, but only if such act or omission is not criminal and not otherwise illegal in any way in both the state and municipality where the act or omission takes place.