

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – CANNABIS OR OTHER PSYCHOTROPIC SUBSTANCES

This endorsement modifies insurance provided under the following:

MARINE GENERAL LIABILITY – 06/06 EDITION

The following exclusion is added Section II – General Liability paragraph 2., Exclusions and to Section III – Personal and Advertising Injury, paragraph 2., Exclusions.

This insurance does not apply to:

Cannabis or Other Psychotropic Substances

- (1) This insurance does not apply to “bodily injury”, “property damage” or “personal and advertising injury” arising out of, or alleged to arise out of:
- (a) The design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession, or disposal, of cannabis or psychotropic substances; 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 other psychotropic substances; or
 - (c) The actual, or alleged furnishing of cannabis or other psychotropic substances to any person.

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 above.

- (2) We shall have no duty to defend or indemnify any claim, demand, “suit”, action, litigation, arbitration, alternative dispute resolution or other judicial or administrative proceeding seeking damages, equitable relief, injunctive relief or administrative relief where:
- (a) Any actual or alleged “bodily injury”, “property damage”, or “personal and advertising injury” arises out of a chain of events which includes any actual, or alleged cannabis or other psychotropic substance whether the cannabis or other psychotropic substance is the initial precipitating event or a substantial cause of injury; or
 - (b) Any actual or alleged injury arises out of cannabis or other psychotropic substance as a concurrent cause of injury, regardless of whether the cannabis or other psychotropic substance is the proximate cause of “bodily injury”, “property damage” or “personal and advertising injury”.
- (3) For the purposes of this endorsement, the following terms have specific meanings.
- (a) Psychotropic substance means any legal or illegal drug or substance that:
 - i. Affects the mind, mood or other mental process; or
 - ii. Impacts the brain or central nervous system; or
 - iii. Is hallucinogenic.

Psychotropic substances include, but are not limited to , K-2, Spice, hashish, whippets, laughing gas, poppers, snappers, dextromethorphan, rohypnol, ketamine, gamma hydroxybutyrate, methadone, buprenorphine, salvia divinorum, LSD, psilocybin, mescaline, opioids, oxycodone, methamphetamine, ephedrine, Ecstasy, bath salts, mephedrone, methylenedioxypyrovalerone, methcathinone, or kratom.

Psychotropic substances do not include alcohol, caffeine or nicotine products, unless they are incorporated into the psychotropic substances.

(b) Cannabis:

- i. Means any good or product that consists of, or contains any amount of Tetrahydrocannabinol (THC), or other cannabinoid, regardless of whether any such THC or cannabinoid is natural or synthetic.
- ii. 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) Marijuana; or
 - c) Compound, by-product, extract, derivative, mixture or combination, such as:
 - (i) Resin, oil, or wax; or
 - (ii) Hash, or hemp; or
 - (iii) Infused liquid or edible cannabis;whether or not derived from any plant or part of any plant set forth in **(3) (b) ii a).**

All other terms and conditions of this policy remain unchanged.