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15. BASIC FORMS AND ENDORSEMENTS APPLICABLE

**A.** Attach Common Policy Conditions Endorsement IL 00 17 and Commercial Inland Marine Conditions Form CM 00 01 to all policies, and refer to class rules for basic forms applicable for each class.

**B.** Attach either Cyber Incident Exclusion Endorsement CM 99 08 or Cyber Incident Exclusion With Ensuing Cause(s) Of Loss Exceptions Endorsement CM 99 09 to all policies. See Rule **27.** for usage, rules and premium determination of cyber incident exclusions.

**C.** Attach Exclusion Of Loss Due To Virus Or Bacteria EndorsementCM 99 12 to all policies**.**

26. CANNABIS

A. Exclusion Endorsement Options

**1.** Coverage for cannabis may be excluded by attaching Cannabis Exclusion Endorsement CM 99 05**;** or

**2.** Coverage for cannabis may be excluded, with a hemp exception, by attaching Cannabis Exclusion With Hemp Exception Endorsement CM 99 06**.**

**3.** If Endorsement CM 99 05 or Endorsement CM 99 06 is attached to a policy, Cannabis Coverage Endorsement **CM 99 07** is not eligible for attachment to the policy.

B. Coverage Endorsement

1. Form

Coverage with respect to cannabis stock may be provided by attaching Cannabis Coverage Endorsement CM 99 07**.** If Endorsement CM 99 07 is attached to a policy, Endorsement **CM 99 05** or Endorsement **CM 99 06** is not eligible for attachment to the policy.

2. Schedule

The Schedule of Endorsement CM 99 07 allows for the listing of more than one coverage form. When the endorsement applies to multiple coverage forms, the Schedule entries can be completed so as to apply to all applicable coverage forms. Alternatively, companies may modify the Schedule so that the Schedule entries are completed individually for each coverage form.

3. Coverage

Coverage for cannabis stock is activated by entry in the Schedule of Endorsement CM 99 07 with a Limit Of Insurance, but such coverage only applies to the coverage form(s) shown in the Schedule or the coverage form(s) whose Declarations indicate the applicability of this endorsement based on appropriate underwriting judgment applied.

4. Deductible

An option is available for a deductible applicable to cannabis stock.

5. Valuation

A valuation option is available for market value to be applied to cannabis stock described in the Schedule of Endorsement CM 99 07**.**

6. Premium Determination

Do not charge additional premium for the attachment of Endorsement CM 99 07**.**