

The federal Cannabis Act, which came into effect in October 2018, is the law which legalizes and regulates the production, distribution, sale and possession of cannabis (marijuana).

Depending on the province or territory, the legislation allows adults, aged at least 18 or 19 years and older, to:

- ➔ Possess in public up to 30 grams of legal dried cannabis, or an equivalent, in non-dried form
- ➔ Buy dried or fresh cannabis and cannabis oil from a provincially licensed retailer
- ➔ Grow up to four cannabis plants in their household, starting from seeds or seedlings purchased from a licensed producer (except in Quebec and Manitoba where home cultivation is not permitted)
- ➔ Make cannabis products, such as food and drinks, at home (provided that organic solvents aren't used)

Each province is responsible for the legislation around the sale and distribution of cannabis.

Questions about insurance? Call us.

Insurance Bureau of Canada
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CANNABIS LEGALIZATION IN CANADA:

What You Need to Know



CANNABIS LEGALIZATION IN CANADA → VISIT IBC.CA



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Travelling to the United States? Cannabis may be legal in Canada but it's still deemed an illegal narcotic in the United States. This means you can't bring cannabis with you across the border.



Insurance implications Q&A

Does my home insurance cover home-grown cannabis plants?

Yes. Cannabis and cannabis plants would be treated as any other type of contents or personal property (subject to your individual policy terms, conditions and limits). Speak to your insurance representative about your specific coverage.

If my medical marijuana is stolen from inside my house, will my insurance cover it?

Yes. Insurance is intended to cover your legally acquired personal belongings, including prescribed medication, subject to the terms, conditions and limits of your policy.



Do I have to notify my insurer if I'm growing cannabis plants?

You do not need to notify your insurer if you're growing no more than the maximum number of four cannabis plants allowed in your household. If you're making significant modifications to your property, whether to cultivate cannabis or otherwise, always check with your insurer – these changes can affect your insurance coverage.

If you're a medical cannabis user and want to grow more than the four plant limit per household, you must apply to Health Canada in order to do so. If you are growing more than four plants, notify your insurer.

If you're a medical cannabis user and a tenant, you must submit an application for home cultivation of medical cannabis with Health Canada, and have the landlord or property owner's express consent for you to cultivate cannabis on their property. If your application to grow medical cannabis is approved, you will receive a registration certificate from Health Canada that shows your legal authority to possess and produce cannabis.

As a landlord, will my insurance policy cover damage to my rental property caused by my tenant's illegal grow-op?

No. Insurance doesn't generally cover damage caused by your tenant's illegal activity on your property, even if you were unaware of it.

What are the home insurance limitations on cannabis?

Home insurance coverage varies among policies and from one insurer to the next. Speak to your insurer about your policy's specific coverage.

My lease prohibits me from growing cannabis in my apartment, but my insurance policy provides coverage for it. Is that right?

While your insurance policy may cover legally grown cannabis plants in your apartment, it's important to abide by any restrictions that your landlord, condominium or strata association may impose regarding the growing of cannabis.



While recreational cannabis is legal, it's still a controlled substance that impairs judgement, much like alcohol. This means it's never legal to drive while impaired by cannabis.

