

## Tapping into the right insurance

Selecting the appropriate combination of insurance coverage is essential for your business. Your local independent insurance agent can assemble an insurance program and provide a level of service that leaves you free to focus on your business.

## A program that delivers

Our Craft Beverage Program insurance protection starts with our standard commercial property and general liability coverages and allows customization for your specific insurance needs:

- **Craft Beverage Commercial Property Endorsement:** packages higher amounts of insurance and additional property coverages into one valuable and convenient option.
- **Brewery Property Endorsement:** provides, at no additional charge, four coverage features specifically crafted for your brewery operation when you purchase the **Craft Beverage Commercial Property Endorsement**.
- **Restaurant Property Endorsement:** includes three coverages tailored for breweries that also operate a restaurant or pub.
- **Data Compromise and Identity Theft Recovery Expense Coverage Endorsement:** extends your property coverage.
- **Product Recall Expense Coverage:** pays the cost of recalling your products.

## Adding more coverages to the mix

You can purchase additional coverages:

- **Craft Beverage Crime Coverage:** bundles protection important to your business.
- **Food and Beverage Transportation Special Coverage:** provides two coverage options for your product.
- **Product Contamination and Adulteration:** covers loss to your food or beverage product while on premises.
- **Equipment Breakdown Coverage:** protects you against the sudden and accidental breakdown of your machinery and equipment.
- **Commercial General Liability Extended Liability:** packages several broadening liability coverage features into one convenient endorsement.
- **Liquor Liability Coverage:** covers claims for injuries sustained as the result of the sale, service or furnishing of alcoholic beverages.
- **State and Federal Liquor Tax Bonds:** provides security to governmental agencies that you will pay the appropriate taxes after selling alcoholic beverages.

- **Electronic Data Processing:** insures your computer system against loss, accidental loss of data, mechanical breakdown to name a few.
- **Crisis Event Expense Coverage:** pays for certain expenses after a covered crisis event.
- **Chemical Drift Limited Liability Coverage:** helps protect your business against claims from the application of agricultural chemicals.

## Helping to control risk

- Consultations
- Education and Training Services
- Loss Control Seminars

## Access to discounted services

- Pre-employment background screening services
- Regulatory and compliance online training, etc.



For more information:

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