



# PRODUCT HIGHLIGHTS

## CRAFT BREWERY & DISTILLERY

### Benefits of this Program

Philadelphia Insurance Companies (PHLY) specializes in the Craft Brewery & Distillery industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your Craft Brewery & Distillery needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability – limits to \$1M per occurrence/\$2M aggregate
- Product Withdrawal Expense coverage available
- Blanket Additional Insured
- Special Events Liability
- Liquor Liability – Limits to \$1M per occurrence/\$2M aggregate
- Employee Benefits Liability coverage available

#### Property

- Blanket limits with large in-house capacity
- Special Cause of Loss coverage on building contents, business income, and extra expense
- Building definition to automatically include production equipment as covered property
- Boiler & Machinery
- Contamination & Adulteration coverage available
- Valuation on Market Value
- Peak Season coverage available
- Sign coverage included (attached or unattached)

#### Automobile

- Owned/non-owned/hired auto
- Hired physical damage
- Rental reimbursement for private passenger vehicles

#### Crime and Fidelity

- Employee Dishonesty
- Money and Securities
- Money Orders and Counterfeit Paper Currency

#### Umbrella/Excess Liability:

- Excess Limits up to \$5M

#### Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement

#### Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

#### Documents Required for Proposal

- Completed, signed, and dated PHLY Craft Brewery & Distillery application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- For locations over 20 years old, we require detailed information on plumbing, electrical, heating, and roofing updates
- Brochures and/or advertising materials
- Resume of owner, brew master, and business plan including financials for operations in business less than three (3) years

#### Risk Management Services

- Product specific web-based Risk Management Services solutions through [PHLY.com](http://PHLY.com) /RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor (MVR) checks

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# CRAFT BREWERY & DISTILLERY - *continued*

## Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++(Superior) by AM Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLY as one of the 400 Best Big Companies of America

## Payment Terms

- Installments available for accounts that generate at least \$2,000 in premium

*For more information about our products and services, please visit us at [PHLY.com](https://www.phly.com)*

800.873.4552 | **PHLY.com**

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