

## BREWERY FAQ

**Q: Does Hospitality Insurance Group insure craft breweries that have on-site sales and distribution?**

A: Yes, we have a new brewery program that will be available to craft breweries with effective dates on or after 1/1/24. We have the ability to cover a diverse range of exposures including for your brewery operations, including restaurants, tasting rooms, and bars.

**Q: What coverage form does the company use to insure property and GL for breweries?**

A: This program introduces our new Commercial Property Brewery Enhancement Endorsement and provides the specialized coverage brewers need in conjunction with the ISO Commercial Property and Commercial GL form.

**Q: What are some of the other special coverages provided by the brewery enhancement endorsement?**

A: Some of the other special coverages include contamination, spoilage due to mechanical breakdown, key employee replacement coverage, processing water loss extra expense, product withdrawal and more.

**Q: Can the company provide coverage for off-premises events?**

A: Yes! Our new endorsement Off-Premises Brewfests or Beer Festivals provides liquor liability coverage for off-premises beer festivals and Brewfest's.

**Q: Do you offer off-premises coverage for other types of events?**

A: Yes, our Temporary Events policy can be used to cover breweries at other events such as farmers markets, craft fairs and other such events.

**Q: What size breweries are you targeting with this program?**

A: We are targeting small to mid-size breweries with this new program.

**Q: Will you insure new venture craft breweries in this program?**

A: New ventures will be considered on a case by case basis depending on the resume of the owners, master brewer and management team.

**Q: Does Hospitality Insurance offer any discounts specific to breweries?**

A: Yes, we offer a 15% liquor liability discount to members of the brewer's guild/associations in MA, NH, VT and NC when written through us. Watch for more state associations to be added in the future. We also offer the 15% liquor liability discount to the restaurant association members in all of our states. If your brewery belongs to one of those associations you also qualify for the discount.