



# CRAFT BEVERAGE



## THINK UFG

For your breweries,  
wineries and  
distilleries

To get a quote, email the app to  
[doingbusiness@unitedfiregroup.com](mailto:doingbusiness@unitedfiregroup.com).  
Our underwriters are here for you!

## TOP REASONS TO PLACE YOUR BUSINESS WITH UFG

1. Broad, competitively priced coverage.
2. Knowledgeable underwriting expertise.
3. Prompt, responsive and ethical claims service.
4. Complimentary risk control consultations.
5. Online account access for agents and policyholders.



Learn more about our  
insurance for beverage at  
[ufgmarketingsolutions.com](https://ufgmarketingsolutions.com).

At UFG Insurance, we understand the uniqueness of every business we insure, offering simple insurance solutions to meet the needs of the craft beverage industry. With our Beverage Ultra endorsements, we provide specialized protection for breweries, wineries and distilleries throughout the country.

## KEY COVERAGES

### Beverage Ultra Property Plus

- Business income.
- Leakage or spillage.
- Spoilage.
- Refrigeration breakdown.
- Tank collapse.
- Samples and business personal property.
- Unharvested crop and/or trellises.
- Property in transit.

A coverage summary is available on the following page, along with additional options.

### Beverage Ultra Liability Plus

- Product recall expense.
- Broad form named insured.
- Additional insured status for:
  - Vendors.
  - Lessors of leased equipment (automatic coverage when required in a lease agreement).
  - Managers or lessors of premises.
  - Employee injury to another employee.

## UNDERWRITING APPETITE

### Desirable characteristics:

- Formal training for serving alcohol.
- Well-established preventative maintenance programs for equipment.
- Contingency plan for equipment failure.
- Walkways, sidewalks, parking lots and patios in good condition for patrons.

### Risks we avoid:

- Breweries that are brewing THC/CBD infused drinks.
- Wineries with large, unprotected property schedules.
- Distilleries that are lacking full property protection, including sprinklers, vapor management systems, explosion proof lighting and lighting protection, and unsprinkled rickhouses/warehouses with building and content/stock value of >\$1,000,000.

### Risks we write:

- Breweries
  - Regional craft breweries.
  - Gastropubs with well-controlled cooking exposure.
  - Microbrewery operations.
- Wineries
  - Boutique wineries.
- Distilleries
  - Microdistilleries.
  - Craft distilleries.



# CRAFT BEVERAGE



## BEVERAGE ULTRAS COVERAGE SUMMARY

### Ultra Liability Plus

CG7317 — Included in Ultra

- Product recall expense — \$25,000 OCC/\$50,000 AGG
- Additional insured status for:
  - Vendors
  - Lessors of leased equipment (auto when required in lease agreement)
  - Managers and lessors of premises

### Ultra Property Plus

CP7125 — Included in Ultra

- Market value for packaged products and bulk product
- Average selling price valuation for finished product
- Tank collapse — \$25,000
- Intellectual property rights — \$10,000
- Patterns, dies, molds and forms — \$5,000

### Increased limits for additional coverages (Section C)

- Debris removal — \$50,000
- Fire dept service charge — \$25,000
- Pollutant cleanup and removal — \$25,000
- Electronic data — \$25,000

### Added additional coverages

- Optional business income and extra expenses
- Ordinance or law—undamaged portion of building:
  - Demo — up to \$100,000
  - Increased cost of construction — up to \$100,000
- Data processing equipment — \$25,000
- Loss data preparation cost — \$10,000
- Tenants building glass — \$10,000
- Brands and labels — \$50,000
- Pairs or sets — \$10,000
- Security breach/ID services
- Identity theft expense reimbursement — \$15,000

### Increased limits for coverage extensions (Section E)

- Newly acquired or constructed property (Reporting period extended to 90 days)
  - Buildings — \$500,000
  - Business personal property — \$250,000

- Personal effects and property of others — \$25,000
- Valuable papers and records — \$25,000
- Property off premises — \$50,000
- Outdoor property—outdoor fences, radio and television antennas (includes satellite dishes), signs (attached or detached), trees, shrubs, and plants (excluding “stock” or vegetated roofs) — \$10,000 (not more than \$500 for any one tree, shrub or plant)

### Added coverage extensions (Section F)

- Fire extinguisher and suppression system recharge and cleanup expenses — \$25,000
- Product spoilage — \$100,000
- Accounts receivable — \$25,000
- Fine arts — \$10,000
- Utility services—direct damage — \$25,000
- Key employee replacement — \$50,000
- Foundations/underground pipes/flues/drains — \$1,000
- Catering penalty reimbursement — \$1,000/\$10K per term
- Employee dishonesty — \$25,000
- Forgery and alteration — \$5,000
- Money and securities — \$10,000
- Money orders and counterfeit money — \$5,000
- Computer and funds transfer fraud — \$5,000
- Credit card transactions — \$1,000
- Unauthorized business credit card use — \$10,000
- Samples coverage for direct physical loss or damage in any one OCC to stock and stock of others while away from premises — \$25,000
- Tank leakage or spillage — \$50,000
- Un-harvested crops or trellises — \$25,000
- Refrigeration breakdown — \$10,000
- Property in transit (extends to 1,000 ft off described premises) — \$50,000

### Optional endorsements available

- Discharge from sewers, drains or sumps — up to \$25,000
- Beverage contamination coverage — up to \$150,000
- Processing errors — up to \$150,000
- Leakage or spillage (increased limit) — up to \$150,000

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