BREWERY & WINERY COVERAGE SELF-REVIEW CHECKLIST

How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A LIQUOR LIABILITY

- ☐ **Liquor liability** for the tasting room and events (dram shop applies), separate from GL.

B PRODUCT LIABILITY & RECALL

- ☐ **Products–completed operations** for what I make.
- ☐ Product **contamination / recall** exposure addressed.

C PROPERTY, EQUIPMENT & SPOILAGE

- ☐ Building, tanks, and brewing/winemaking equipment at replacement cost.
- ☐ **Equipment breakdown**; **spoilage** for batches lost to temperature/power failure.

D TASTING ROOM & PREMISES

- ☐ **General liability** for tastings, tours, and events (public foot traffic).

E TRANSIT & DISTRIBUTION

- ☐ **Cargo / inland marine** for product moving to distributors and events.

F PEOPLE, LIMITS & REVIEW

- ☐ **Workers comp** (machinery-heavy, physical).
- ☐ **Commercial auto**; **umbrella**; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Do I have liquor liability for my tasting room, separate from GL?"
- "Am I covered for product contamination and a recall?"
- "Is spoilage covered if a temperature or power failure ruins a batch?"
- "Is my product covered while it's in transit to distributors?"
- "Is my equipment covered for an internal breakdown?"

H IMPORTANT — PLEASE READ