

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

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.