CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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BREWERY — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for production breweries, brewpubs, and taproom breweries. Priorities reflect typical exposure for this class; confirm against the brewery's actual production, distribution, and taproom operations.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Commercial General Liability (incl. Products)**	Covers customer injuries and claims that packaged beer caused illness or injury, including bursting cans or bottles.	CORE
☐	**Liquor Liability**	Covers claims arising from serving alcohol in the taproom or at events. GL typically excludes it for breweries.	CORE
☐	**Commercial Property**	Covers brewhouse equipment, tanks, and finished beer. Confirm finished beer is valued at selling price.	CORE
☐	**Equipment Breakdown**	Covers sudden failure of boilers, glycol chillers, compressors, and electrical systems — standard property excludes mechanical breakdown.	PREVALENT
☐	**Spoilage / Contamination**	Covers beer lost to refrigeration failure, power outage, or contamination in the tank.	PREVALENT
☐	**Product Recall**	Pays for pulling product from distributors and shelves, disposal, and replacement. Product liability does not cover these costs.	PREVALENT
☐	**Business Income**	Replaces income while the brewery is down after a covered loss.	PREVALENT
☐	**Workers' Compensation**	Required in most states with employees; CO2 exposure, burns, chemical splashes, and lifting are key hazards.	CORE
☐	**Commercial Auto**	Needed if the brewery self-distributes or owns delivery vehicles.	SITUATIONAL
☐	**Umbrella / Excess Liability**	Adds limits over GL, liquor, and auto — a serious drunk-driving claim can exceed primary limits.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed coverage for this class is product recall. Brewers often assume product liability pays when beer has to be pulled, but it generally covers only injury or damage to others, not the cost of retrieving product from distributors and shelves, disposing of it, and replacing it. Refermentation in fruited, sour, or package-conditioned beers is a common trigger, and the recall costs usually far exceed the value of the beer itself. The second gap is life safety: carbon dioxide in cellars, coolers, and tanks has killed brewery workers, which is why confined-space and CO2 monitoring questions weigh heavily with workers' compensation underwriters.

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. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. 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.