CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-DISTILLERY-CHK Rev. 09-2026

DISTILLERY — 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 distilleries. Priorities reflect typical exposure; confirm against aging inventory and visitor 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 Property (incl. Aging Inventory / Stock)**	Covers stills, buildings, and barrels — confirm the inventory valuation basis.	CORE
☐	**Business Income**	Covers lost income after a still-house or rickhouse fire.	CORE
☐	**Pollution Liability**	Covers spirits spilled into waterways after a fire — excluded from GL.	PREVALENT
☐	**Liquor Liability**	Covers tasting-room and event service.	CORE
☐	**Commercial General Liability (incl. Products)**	Covers visitors and products sold.	CORE
☐	**Workers' Compensation**	Required in most states; burns, cuts, and slips drive claims.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gaps for this class are inventory valuation and runoff pollution. A 2019 Jim Beam warehouse fire destroyed about 45,000 barrels and sent burning bourbon into a river, and property policies need a clear basis for valuing aging stock — especially as barrel prices fall. Distilleries should confirm how barrels are valued, carry pollution coverage for spills, and keep rickhouses separated and contained.