

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.

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.