# **Brewery Program Agency**

# Pre-Qualification & Premium Indication Form



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#### **Eligibility**

- Any brewery operations conducted from a residential location are not eligible for our program.
- Any insured who exports products outside of the US is not eligible for our program.
- Brewmaster must have a minimum of 5 years' experience.

#### \*Must Be in Place

- A dedicated safety manager.
- A business continuity plan.
- A product recall plan.
- A formal quality assurance program.
- Formal supply assessment program for suppliers.

#### **Record Keeping**

- Production records need to be kept for a minimum of 3 years.
- Records for raw material/ supplies; Quality control records; Purchaser information kept for a minimum of 3 years.

#### **Contracts**

- In place with any glass suppliers- Insured named as an Al.
- In place with any can suppliers Insured named as an Al.
- Certificates of Insurance and AI status from all vendors/ suppliers.

# Discuss with Underwriting

- Contract Brewers (100% produced exclusively by others).
- Any insured who had a product contamination incident or recall
- Any insured who has a loss related to the brewery operation

#### **Property**

- There is no coverage under our form for property in transit.
- Age of Brewing Equipment not older than 20 years for tanks and kettles.
- Pumps and hoses no more than 5 years old.
- Electrical systems must be updated within the past 15 years.
- Buildings must have fire and burglar alarms.
- A refrigeration maintenance agreement must be in place.

#### **Discuss with Underwriting**

- Buildings built prior to 1950.
- Historical buildings or old factory buildings.

#### **General Liability**

- Draught beer lines should be cleaned every 2 weeks depending upon the volume produced.
- ✓ Kitchen must have a wet-chemical ANSUL system if full cooking.

#### **Discuss with Underwriting**

- ✓ Tours
- Dog exposure

#### **Liquor Liability**

- All bartenders, management and servers must be alcohol awareness trained.
- Only Off-Premises events, Brewfest and Beer Festivals that meet our off-premises requirements can be added. If there are events outside Brewfest & Beer Festivals, they can be written as a temporary event, single day or annual policy.

# **Premium Indication Form**

## **Applicant Information** Named Insured: DBA: **Date Business Started:** Individual **Partnership** Corporation **Joint Venture Business Type:** LLC Other: **Location Address:** City: Zip Code: State: Mailing Address (if different from above): Zip Code: City: State: **Hours of Operation Earliest Hour Open:** Latest Hour Open: **Property: Building Limit:** Co-Insurance: **BBP Limit:** Co-Insurance: **Business Income:** Co-Insurance: **Monthly Limitation:** Value of Brewing Equipment (bolted to ground): Value of each Brewing Equipment (not bolted to ground): Deductible:

Year Built:

# of Stories:

**Construction Type:** 

# **GL Limits Requested**

General Aggregate (other than Products-Completed Operations Limit):
Products Completed Operations Aggregate Limit:
Each Occurrence Limit:
Personal and Advertising Injury Limit:
Damage to Premises Rented to You:
Medical Expense Limit \$5,000:
Sales Restaurant/Tap Room/Brewpub Operations
Food Sales: % of Takeout Sales:
Liquor Sales:
Retail Liquor Sales (off-premises consumption):
Gifts/Merchandise (non-alcoholic):
Brewery Manufacturing Operations (Including wholesale sales to others only – distributors, other restaurants/bars/retailers.)
Beer - Bottles:
Beer - Kegs/Growlers:
Beer - Cans:
Liquor Liability Limits Requested:
\$250,000 per person/ \$500,000 per occurrence/ \$500,000 aggregate
\$300,000 per person/\$600,000 per occurrence/\$600,000 aggregate (applicable to RI only)
\$500,000 per person/ \$1,000,000 per occurrence/ \$1,000,000 aggregate

\$1,000,000 per person/ \$1,000,000 per occurrence/ \$2,000,000 aggregate

## **Optional Endorsements**

#### **Assault & Battery Endorsement - Select A&B sublimit**

\$100,000/\$200,000/\$200,000 \$500,000/\$1,000,000/\$1,000,000

\$250,000/\$500,000/\$500,000 \$1,000,000/\$1,000,000/\$2,000,000

\$300,000/\$600,000/\$600,000 (applicable to RI only)

I decline to purchase Assault & Battery Coverage

**Property Damage Endorsement** 

**Describe Entertainment:** 

Name of Alcohol Awareness training program:

