



Brewery Insurance

Best Practices



Allied Trade Member

www.winstarins.com

This presentation does not make any representations that coverage does or does not exist for any particular claim or loss, or type of claim or loss, under any policy. Whether coverage exists or does not exist for any particular claim or loss under any policy depends on the facts and circumstances involved in the claim or loss and all applicable policy wording.

WinStar Insurance Group

- Since 1982 (formerly Regnier Insurance)
- Specialize in insuring niche organizations
 - Insure over 125 Wineries / Breweries in Texas
 - Dba VFIS of Texas insures over 1,500 Volunteer Fire & EMS Departments in Texas
 - Also insure Water Entities / Special Districts & Commercial Ambulance
- Exclusive w/ carrier Alteris (A Rating)

Property & Equipment

- Your brewery equipment is your most critical asset, and you want to make sure it is protected against a multitude of perils.
- Tank Collapse coverage: Insurance for the cost of a tank that collapses due to accidental implosion. This is typically not covered under a standard property coverage form.
- Boiler & Machinery Coverage: An important optional coverage to protect your boiler equipment in the event of a sudden breakdown or accidental explosion, as boilers are typically excluded in standard property forms. We provide FREE boiler inspections for clients. Chillers are also covered.
- Loss of Income: We pay out for lost income if unable to brew due to equipment breakdown.

Policy Renewal

- Beer Stock – You will want to verify how many BBLs of beer (in barrels, tanks, cans, etc.) you have on premises at any one time. This value is used for replacement cost.
- Production – You will want to examine your production & sales each year. Reality does not often meet expectations.
- Equipment – Even though our Property policy is a blanket policy, you need to call your agent to add the value of any added equipment so it is accounted for.
- **THESE VALUES DIRECTLY AFFECT YOUR PREMIUM & MONEY PAID OUT DURING A CLAIM.**

General & Liquor Liability

- **General Liability:** Protects your organization when a person is injured or a person's property is damaged.
- **Liquor Liability:** Protects your business from bodily injury and property damage claims arising from selling or serving alcoholic beverages.
 - If you are a brewpub, risk is higher for liquor liability claims due to higher on-premise consumption
- **Excess Liability (Umbrella):** Adds extra liability coverage in \$1M increments up to \$10M

Risk Reduction

- Limit Barrel Stacking (Also cans, malt, etc)
- Control Access / Prevent Theft (lock, keypad, cameras)
- Signage/Ropes denoting rules & off-limits areas
- All stairs have railings on open sides
- Proper labeling on hazardous materials
- Sprinklers reduce fire risk
- Mop up wet floors to avoid slips
- Serve beers over 9% in special glasses
- Require Accident Reporting Form when incidents occur
- New Employee Orientation (Checklist)

Workers Comp'

- For Employees
 - Not required in Texas
 - Covers hospital and medical expenses necessary to diagnose and treat your injury. Also provides disability payments while employee is unable to work
 - Just because WC is not required, doesn't mean you can't be held liable
- For Employers
 - Part 2 Employers Liability protects employer if employee or employee's family member sues
 - Cost is based on your total \$\$ payroll
- [Learn more about Workers Comp'](#)

Independent Contractors

- If independent contractors (band member, yoga, painting, etc.) hurts themselves, you the owner can be held liable
- Establish terms of the relationship by having them sign an Agreement stating you will not provide them with Workers Comp coverage
- [Sample Agreement](#)

Hired & Non-Owned Auto

- We also provide Commercial Auto coverage if you self distribute & purchase a brewery vehicle
- If you are using your own vehicle for Brewery purposes, your personal auto insurance responds first, followed by hired & non-owned coverage
- If an employee is performing duties on behalf of the brewery and has an at fault accident, the brewery can get pulled into a suit. Hired & Non-Owned Auto covers you up to \$1M in liability.
- Very Inexpensive Coverage
- [Section F on Application](#)

Flood & Wind/Hail

- Flood is NOT covered by most insurance carriers
- It is usually a separate coverage and is oftentimes purchased through NFIP (National Flood Insurance Protection). This is funded by the government and can be VERY expensive.
 - Take precautions BEFORE potential flooding occurs
 - Have a plan
- Wind & Hail is offered but usually costs extra if you are in a Tier 1 county (near the coast)

Partner With Your Agent

- Your insurance agent is your partner. Use them for advice before you make changes, sign a new lease, purchase new equipment, rent a vehicle, hold a large festival, have volunteers “help you”, or do anything that may trigger your liability
 - Saved people money purchasing unnecessary insurance
 - Negotiate lease terms



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[Insurance Quote Application](#)

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