# Beverage Bottling Insurance

Manufacturing & products - coverage overview, limitations and how to get a quote



## OVERVIEW

Bottlers face glass breakage, contamination and recall exposure, and carriers look closely at your filling lines, water source and lot coding.

## WHAT'S COVERED

**Products liability**
Illness or injury from a contaminated or defective bottle.

**Product recall**
Pulling a lot from shelves after a contamination event.

**Equipment breakdown**
Fillers, cappers, chillers and boilers failing suddenly.

**Stock and inventory**
Raw materials, packaging and finished cases.

**Business income**
Lost sales while a bottling line is down.

**Good to know**
Co-packers with SQF certification and documented water testing usually see better products and recall pricing.

## WHY SOCIETIES INSURANCE

**Independent agency**
We work for you, not for one insurance company.

**50+ carriers compared**
We shop A-rated markets for coverage and price.

**Licensed advisors**
Licensed in 29+ states, with real people to call.

**Free, no obligation**
Quotes cost nothing and you choose what to buy.

## LIMITATIONS & EXCLUSIONS

**Typically not covered for this product:**

- × Alcohol-related liquor liability
- × Recall costs unless endorsed and gradual equipment wear on most policies

**All policies:**

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

## HAVE THESE READY

- Product list and annual case volume
- Water source and testing reports
- Food safety audit
- Equipment schedule and values

## HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

## Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 info@societiesinsurance.com

societiesinsurance.com/beverage-bottling/

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