Brewery / Brewpub Insurance

Restaurants, bars & hospitality - coverage overview, limitations and how to get a quote



OVERVIEW

Breweries combine manufacturing, product liability and taproom liquor exposure, and carriers look at production volume, distribution and the tasting room.

WHAT'S COVERED

Product liability
Illness or injury claims from beer you brew and sell.

Liquor liability
Taproom and brewpub service claims.

Brewing equipment
Tanks, kettles, boilers and glycol systems.

Stock and spoilage
Beer in process and finished inventory.

Business income
Lost income if a loss stops production.

Good to know
An equipment breakdown endorsement and spoilage coverage matter most – a failed glycol chiller can ruin a full tank.

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:

- × Product recall costs unless added
- × Beer spoiled by bad brewing practice
- × Contamination you knew about

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

- Annual barrels produced
- Taproom vs. distribution sales
- Equipment values
- Federal TTB and state permits
- Five years of loss runs

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/brewery-brewpub/

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