Distillery Insurance

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



OVERVIEW

Distilleries handle high-proof flammable spirits, so carriers look closely at stills, ventilation, electrical classification and barrel storage.

WHAT'S COVERED

Property
Building, stills and barrel warehouse.

Spirits stock
Aging barrels and finished bottles.

Product liability
Claims from spirits you produce and sell.

Liquor liability
Tasting room and cocktail bar service.

Equipment breakdown
Boilers, stills and condensers.

Good to know
Explosion-proof electrical in the still room and barrels stored in a separate fire area make a real difference in rates.

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 30+ 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:

- × Explosion from known code violations
- × Aging spirits valued at cost unless scheduled otherwise
- × Product recall unless added

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

- Proof gallons produced per year
- Still type and size
- Barrel inventory and value
- TTB DSP permit
- 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/distillery/

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