

# The ERIE CustomCollection®

Breweries, Wineries & Distilleries  
Program



Erie  
Insurance®

Above all in sERvICe® – since 1925

# The ERIE Difference

## Why ERIE for Breweries, Wineries and Distilleries?



### Let's Talk

As a professional brewer, vintner or distiller, guarding your special recipes and inventory are among your daily responsibilities. Making sure your business is protected and adequately covered shouldn't be one of those responsibilities.

You work hard to ensure your clients can count on you. As a professional and a business owner, you can count on Erie Insurance and your local ERIE agent when it comes to protecting your livelihood.

That's why ERIE developed The ERIE Custom Collection® Breweries, Wineries & Distilleries Program. This specially designed suite of products and services provides artisans like you with affordable, customizable coverage tailored to meet your business's needs.

### A Specially Trained and Dedicated Support Team

The ERIE Custom Collection Breweries, Wineries & Distilleries Program includes specially trained claims, customer service, underwriting and risk control consultants who understand your business and your specific risks.

### Superior Products

You can customize your coverage to meet the unique needs of your business, so that, for example, if a covered loss causes you to shut down production, your inventory is contaminated or you lose a key supplier, you and your business will be protected.

You may also include these additional coverages: workers' compensation,<sup>1</sup> commercial auto, business catastrophe liability and business life solutions.<sup>2</sup>

<sup>1</sup>Workers' compensation is not available in Ohio.

<sup>2</sup>ERIE® life insurance and annuity products and services are not available in New York.

### Local Agent

Your ERIE agent is a knowledgeable, professional business owner like you who lives, works and is involved in your community.

### Protection at the Right Price

Since 1925, ERIE has followed a no-nonsense principle when it comes to providing insurance: "To provide its Policyholders with as near perfect protection, as near perfect service as is humanly possible, and to do so at the lowest possible cost."

### The ERIE Difference

ERIE offers the right coverage at the right price, along with exceptional service from a company you can trust.

### Exceptional Service

If you have a covered claim, you can rest assured that ERIE's local claims service will get your brewery, winery or distillery up and running as soon as possible.

### Financial Strength

Erie Insurance, a FORTUNE 500® company, receives some of the highest honors for financial stability and service year after year. A.M. Best, a global credit rating agency with a unique focus on the insurance industry, rates ERIE A+ for financial strength.

# Your Risks, Our Solutions

## Industry-Specific Protection

The ERIE Custom Collection® Breweries, Wineries & Distilleries Program includes the property and liability, workers' compensation<sup>1</sup> and commercial automobile coverages your business needs.

And that's just the beginning, because ERIE also offers these extra protections designed to cover the unique risks your business faces.

Your Risk	Potential Problem(s)	You're Covered...
You have a warehouse with inventory awaiting shipment to your buyer.	A fire occurs at the warehouse and your inventory is damaged.	for the selling or market price of your inventory. <sup>2</sup>
A major fire destroys the main supplier of the ingredients used to manufacture your product or the packaging materials used to bottle your product.	Losing a key supplier could be devastating to your business because you do not have adequate materials to manufacture your product.	for contingent business interruption, which provides coverage for lost income. <sup>3</sup>
One of your employees moving pallets with a forklift bumps a tank, dislodging a hose and creating a leak.	You may lose a significant amount of your product.	for direct physical loss of or damage to finished or in-process beer, wine or distilled spirits products resulting from leakage of any tanks, vessels or barrels caused by a peril insured against, including errors or omissions in the work of you or your employees.
A fire damages your building, forcing your business to temporarily shut down.	You lose thousands of dollars in revenue.	for income loss and extra expenses to minimize business interruption from a covered loss. <sup>3</sup>
Your building loses electricity for more than 24 hours after the weight of snow and ice downs transmission lines away from your premises.	You lose thousands of dollars in revenue due to lost production time.	with increased limits for loss of income and extra expenses protection. <sup>3</sup>
The unthinkable happens: You or a key business partner passes away.	Your business may suffer a severe financial setback without a key person's skills. Also, the surviving partner may not have enough money to buy the deceased partner's share of the business.	if you have business life insurance. <sup>4</sup> Business life insurance can give your business the financial boost it needs to make it through difficult times. <sup>5</sup>

The program also includes:

- Equipment Breakdown with TechAdvantage™ coverage
- Valuable Papers & Records coverage
- Peak Season Inventory coverage

Your Risk	Potential Problem(s)	You're Covered...
A problem occurs during the bottling process that could pose a safety issue to consumers, requiring you to withdraw the product.	The process of recalling or withdrawing your product can be costly.	for the reimbursement of reasonable and necessary expenses paid for and directly related to a product withdrawal OR paid in direct relation to a product withdrawal. <sup>2</sup>
An employee believes he or she has been wrongfully terminated, sexually harassed in the workplace or subjected to other forms of discrimination.	You will have to hire a lawyer to defend yourself. You might also be responsible for a settlement award.	with protection that covers the legal costs to defend against these increasingly common allegations. <sup>2</sup>
Your master brewer, master vintner or master distiller passes away unexpectedly or becomes disabled.	You may find the livelihood of your business at risk without the specific skills or expertise of a key employee.	for expenses, such as costs of advertising, travel, lodging, meals and other reasonable expenses incurred to hire a replacement for your key employee who has passed away or become disabled.
Your equipment suffers a mechanical or electrical breakdown.	Repairing or replacing critical equipment can be costly.	for the cost to repair or replace broken equipment, such as refrigeration equipment, production line equipment, telephones, computers, air conditioning, hot water tanks or heating equipment. <sup>6</sup>
An intoxicated customer.	An intoxicated customer leaves your establishment and is involved in an accident. In some instances, alcohol served at your craft bar or tasting room may be considered a contributing factor to the accident.	with our liquor liability coverage. You're provided liability protection for any legal costs and potential liability payments related to such lawsuits, up to the liquor liability limits. <sup>2</sup>
Food Contamination	You can lose income and food inventories. You could be responsible to cover medical expenses for customers who fall ill as a result of the contamination. You could also incur expenses to clean and sanitize your equipment and to replace the inventory. You could also face a public relations crisis.	for lost business income and expenses to replace contaminated food supplies, expenses to cover inoculation or other medical expenses for infected customers and employees, expenses to clean and sanitize your machinery and equipment, and additional advertising and public relations costs. <sup>2</sup>
Cleaning agent residue is left in a vat, vessel or tank, contaminating your product and making it unsafe for consumption.	You suffer a financial loss because your product is now ruined.	for the damage to beer, wine or distilled spirits products or ingredients due to contamination.

<sup>1</sup>Workers' Compensation is not available in Ohio. <sup>2</sup>Coverage offered by endorsement. <sup>3</sup>Additional limits offered at additional cost. <sup>4</sup>ERIE life insurance and annuity products and services are not available in New York. <sup>5</sup>Coverage offered by a separate policy. <sup>6</sup>Separate deductible may apply. The policy contains the specific details of the coverages, limits, terms, conditions and exclusions.

# Back in Business Fast

## Claims Service



Every successful business offers great service. And your insurance agent and company shouldn't be any different. That's why ERIE's motto has been Above all in Service® since its founding in 1925. ERIE knows that a policy is a promise and who you buy it from matters.

If you need to file a claim, you can count on ERIE—as well as your ERIE agent—to stand behind its promise of protection and to go the extra mile to help your business recover quickly and efficiently from a covered loss. ERIE has claims offices located throughout its territory, so help is always close by.

Additionally, with ERIE's workers' compensation insurance,<sup>1</sup> you will have assistance developing an early-return-to-work program that helps injured employees make a modified, transitional entry back to work.



### ERIE Gets You Back in Business Fast

If you're lucky, you'll never have to file a claim. But if you do, you can count on ERIE's top-notch claims service to get you back in business fast. Here is how Erie Insurance would handle a typical covered property claim, such as a small electrical fire that damages your business's main building:

#### Your claims adjuster writes an estimate.

After you file the claim, your claims adjuster will work with you and a contractor of your choice to come up with the cost for repairs of a covered loss. Your claims adjuster will also recommend a period of restoration (the time it takes to get your building repaired, replaced or rebuilt). ERIE makes allowances for unforeseen events that may cause the repairs to take longer than expected.

1

#### ERIE issues a check so work can get underway.

Reimbursement for smaller claims can happen in as little as 48 hours.

3

#### Your claims adjuster calculates payment for your lost business income and extra expenses.

Lost business income reimburses you for the lost income in the event that you have a covered loss. Extra expenses coverage, meanwhile, provides you with coverage so you can continue to operate your business while the building is being repaired. Extra expenses coverage can even help you rent temporary space or equipment.

2

#### You're back in business.

You're up and running like normal again.

4

<sup>1</sup>Workers compensation is not available in Ohio.

# Risk Control Services



## Anticipating Your Needs

Your risk control consultant knows about the unique risks brewers, vintners and distillers face. Here are just a few of the ways he or she can help you evaluate some of your most common risks:

Your Potential Risk	A Risk Control Consultant Can...
Fires	recommend control methods to reduce fire risks associated with grain handling, combustible dust, flammable liquids, and commercial cooking and arrange for thermal testing of electrical equipment.
Product contamination	consult with you regarding sanitation policy resources offered by various health departments and like organizations.
Liquor liability	share information regarding server training resources.
Customer injuries	evaluate your parking lot, walking surfaces, lighting and plant tour protocol and offer risk improvement recommendations to reduce the potential for customer injuries at your facility.
Employee injuries	provide resources to assist you in the development of appropriate workplace practices and procedures for lockout/tagout, machine guarding, personal protective equipment, slips/trips/fall prevention, back injury prevention, keg handling safety, forklift operation and more.
Vehicle accidents	provide resources to assist you in driver safety training and the prevention of vehicle accidents.



As part of your ERIE policy, you'll have access to a local risk control consultant who can evaluate potential hazards and recommend measures to help you reduce common risks.

Some of the ways in which your risk control consultant can help include:

### Finding the Right Balance

Surveying your business and recommending practices, programs, procedures, training and methods that may help you reduce risks.

### Providing Valuable Information

Suggesting resources to help you become familiar with OSHA standards.

### Starting With a Plan

Working with you to develop a plan to reduce the risk of loss to your building and its contents. In addition, your risk consultant will help you establish a disaster recovery plan.



# We're Here for You

Outstanding  
Products

As a fellow business owner in the community, your independent ERIE agent knows how critical the right coverage is. Not every business is the same, and that's why it's important to have customized coverage directly related to your business. You can count on your agent and the protection you receive from ERIE.

Professional,  
Local Agent

Best  
Insurance Value

Unparalleled  
Service\*

\*Visit our Awards and Rankings page on [erieinsurance.com](http://erieinsurance.com).

ERIE® insurance products and services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). The companies within the Erie Insurance Group are not licensed to operate in all states. Go to [erieinsurance.com](http://erieinsurance.com) for company licensure information.

The insurance products and rates, if applicable, described in this brochure are in effect as of July 2018 and may be changed at any time.

Insurance products are subject to terms, conditions and exclusions not described in this brochure. The policy contains the specific details of the coverages, terms, conditions and exclusions.

The insurance products and services described in this brochure are not offered in all states. ERIE® life insurance and annuity products are not available in New York. Workers' compensation not available in Ohio.

Eligibility will be determined at the time of application based upon applicable underwriting guidelines and rules in effect at that time.

Your ERIE agent can offer you practical guidance and answer questions you may have before you buy.



Erie  
Insurance®

Above all in sERVlCE®—since 1925

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