

The Cincinnati Insurance Companies

CRAFT BEVERAGE PROGRAM — WINERIES

Blending Quality Insurance Protection

TARGET
MARKETSSM

Protecting your winery business

From tours and tastings to restaurants and supermarkets, you continually focus on providing your customers with a satisfying experience and high-quality wines. You can count on Cincinnati for high-quality insurance protection and service with the same continuous focus.



**Choose an
insurance program
that leaves you
free to focus on
your business.**



Everything Insurance Should Be[®]

cinfin.com

Blending the right insurance

Blending the appropriate combination of insurance coverage is essential for your business. Your local independent insurance agent representing Cincinnati can assemble an insurance program and provide a level of service that leaves you free to focus on your business.

Selecting the right company

With Cincinnati's Craft Beverage Program, know that you have an exceptional insurance program from a company offering:

- a management team specifically dedicated to keeping your program on the leading edge
- superior claims service provided by Cincinnati professionals who typically live in or near your community
- loss control services and programs, helping you reduce or avoid loss and plan ahead for a catastrophic event
- high financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit cinfjn.com and Financial Strength to see our latest ratings
- three-year package policies with rates that won't increase during the term (available in most states for many coverages)

A program that delivers

Your Craft Beverage Program insurance protection starts with our standard commercial property and general liability coverages and allows customization for your specific insurance needs:

- *Craft Beverage Commercial Property Endorsement* packages higher amounts of insurance and additional property coverages into one valuable and convenient option:
 - choice of four blanket coverage amounts – \$150,000, \$250,000, \$500,000 or \$1million – applies to high-demand coverages for: accounts receivable, valuable papers, ordinance or law, peak season and debris removal
 - contract cancellation expense coverage – provides up to \$10,000 for attorney fees, marketing expense and image restoration that results from a covered contract cancellation
 - coverage for food contamination business interruption – provides up to \$10,000 loss of business income due to a declaration of food contamination at your premises
 - utility services coverage – provides up to \$75,000 for direct and indirect damage caused by a suspension of power, water, or communication supply services, including a \$5,000 sublimit for overhead distribution and transmission lines
 - coverage for water backup – pays up to \$100,000 for damage to your property resulting from water that backs up through or overflows from a sewer, drain, septic system or sump pump (not available in Florida)
- *Winery Property Endorsement* provides, at no additional charge, five coverage features specifically crafted for your winery operation when you purchase the Craft Beverage Commercial Property Endorsement, including:
 - coverage for key-employee replacement expenses – provides hiring expenses you incur up to \$50,000 to replace your head enologist when unable to continue due to death or permanent disabilities (available in most states)

- outdoor vine and trellis coverage – provides up to \$25,000 for loss to trellises or vines, including the grapes growing on them, after a covered loss
- coverage for loss of processing water – provides up to \$50,000 for extra expenses you incur due to a loss or lack of water used to process beverages after a covered loss
- tank collapse coverage – provides up to policy limits for loss to covered property caused by collapse of a tank
- tank leakage coverage – provides up to \$50,000 for loss to covered property due to a leak of finished or in-process beverage from a tank, vessel or barrel
- *The Craft Beverage Valuation Clause* adjusts the valuation of your spirits or wines to market value after a covered loss. You receive this coverage at no additional charge when you purchase the Craft Beverage Commercial Property Endorsement



- *Restaurant Property Endorsement* includes three coverages tailored for wineries that also operate a restaurant, including:
 - coverage for customer property when you are legally responsible for it – providing up to \$5,000 (\$1,500 per customer) for each occurrence, including mysterious disappearance
 - coverage for goods on consignment at your premises – providing up to \$7,500
 - key-employee replacement expense coverage – providing up to \$50,000 for hiring expenses to replace your head chef or general manager when unable to continue work due to death or permanent disabilities (available in most states)
- *Cincinnati Data Defender™ Coverage Form* provides:
 - expenses to respond to a breach of personally identifiable information of customers, clients or employees or expenses for your individual response to an actual or threatened identify theft
 - access to breach preparation tools and services to protect your organization
 - coverage to respond to liability claims arising out of the data breach

- *Product Recall Expense Coverage* pays the cost of recalling your products that have caused bodily injury or property damage or have known potential to do so, whether mandated or voluntary

Adding more coverages to the mix

You can purchase additional coverages to further customize your insurance program:

- *Craft beverage crime coverage* bundles coverages important to your business, including protection against:
 - employee theft
 - forgery and alteration
 - theft of money and securities – inside and outside the premises
 - computer fraud
 - funds transfer fraud
 - loss from accepting in good faith money orders and counterfeit money
- *Product contamination and adulteration* covers loss to your food or beverage product if it becomes contaminated or if a substance affecting the quality of the product is introduced
- *Equipment breakdown coverage* protects you against the sudden and accidental breakdown of machinery and equipment
- *Commercial general liability extended liability* packages several broadening liability coverage features into one convenient endorsement
- *Liquor liability coverage* (where available) covers claims for injuries sustained as the result of the sale, service or furnishing of alcoholic beverages
- *State and federal liquor tax bonds* provide security to governmental entities that you'll pay the appropriate taxes after selling alcoholic beverages
- *Electronic data processing* insures your computer system against loss, such as fire, wind and theft. It also covers accidental erasure of data, mechanical breakdown, employee sabotage, computer virus, changes in temperature, flood, earthquake and sprinkler leakage
- *Crisis event expense coverage* pays for certain expenses after a covered crisis event, including communication expenses, post-crisis expenses (except in Virginia) and loss of business income and extra expenses
- *Chemical drift limited liability coverage* helps protect your business against claims from the application of agricultural chemicals (not available in all states)

Rounding out your protection

Purchasing a commercial umbrella policy covers your liability for claims above and beyond the amount covered by your primary policies. And, it pays for certain claims not covered by your primary policy without charging you a deductible.

Protect your business's key people, employees and owner(s)

with whole or universal life products or term insurance from The Cincinnati Life Insurance Company. A payroll deduction program is also available with minimum participation of only five employees.

Helping to control risk

As a Cincinnati policyholder, you can take advantage of consultations, education and training services available from experienced and knowledgeable loss control representatives, addressing:

- effective hiring practices
- workers' safety
- crisis response planning
- physical hazards

Accessing discounted services

You also benefit by receiving discounted rates from vendors offering specialized loss control services:

- background screening services – helping with pre-employment screening
- regulatory and compliance online training – providing valuable resources for your business
- online streaming training videos – providing your employees safety instructions
- portable alarm systems – protecting your assets

To learn more about the above programs and other vendor alliances, please visit cinfin.com, Businesses, and then Loss Control Services.

Choosing coverage from the right people

Cincinnati's commitment to you is simple. We deliver service from people who know you, your business and your community – your local independent insurance agent and field claims representative. You can count on your agent and Cincinnati Insurance to be there, providing the service and peace of mind you deserve.

Your local agent recommending coverage can provide more details about this program and valuable services available.