

Distilleries



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Coverage crafted for distilled spirits companies. For 90+ years, Markel has helped our customers find solutions to meet their coverage needs.

Product highlights

- Commercial property to include distillery, tasting room, barrel warehouse, business personal property and stock, and business income
- Limited product withdrawal expense
- Coverage for facilities used for weddings and other events may be available
- Crime coverage available for distillery, tasting room, storage facility, business personal property and stock, and business income
- Inland marine covers transportable distillery equipment and spirits in transit

Coverages

- General liability
 - Liquor liability
 - Products liability
 - \$5k medical payments limit
- Property
 - Enhancement available to increase coverage limits, and provide additional distillery coverages such as collapse of a tank, leakage, processing water, and brands and labels
 - Spirit stock valued at the price for which it could have been sold on the date of the loss
 - Key employee replacement expense for master distiller or master blender
 - Accidental contamination and adulteration
- Excess and umbrella
 - Coverage for extra protection for catastrophic events
 - Limits can be quoted from \$1m to \$5m for an excess policy
- Auto
 - The auto policy can provide coverage for owned, leased, non-owned, and hired vehicles.
 - Employees as insureds
 - Auto enhancement may be available and provide extended coverage for hired physical damage and rental reimbursement, as well as including broad form insured, blanket additional insured, blanket waiver of subrogation

Target classes

- Distilleries manufacturing 20,000 gallons or less annually

Ineligible classes

- Wineries and breweries
- Cooperage manufacturing
- Liquor stores

Minimum premium

- \$1,000

Limits

- \$2m aggregate/\$1m occurrence

State availability

- Eligible in all states except AK, AL, FL, LA, MS, SC, TX, and VT

Submissions

- Send to mscsubmissions@markel.com
- Requirements
 - ACORD applications
 - Distillery supplemental application
 - 4-year loss runs

Find your underwriter at markelinsurance.com/contacts

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