

Brew, Wine, and Distill Pak



West Bend's Brew, Wine, and Distill Pak provides additional coverages to address the unique property needs of agribusiness risks, including breweries, wineries, distilleries, food processors, or accounts with liquid goods storage.

- Adulteration or Contamination – included
- Brands and Labels – included
- Business Income/Extra Expense – \$25,000
- Contract Cancellation – \$25,000
- Product Sample Protection – \$10,000
- Trellises or Unharvested Crops – \$25,000
- Valuation – Market Value for brewery, wine, and/or distillery stock
- Vessel Collapse – included
- Vessel Leakage – \$150,000
- Cost of excavations, grading, backfilling or filling – included
- Foundations – included
- Underground pipes, flues or drains – included
- Harvest crops – included in the Building and Personal Property coverage form

You may also wish to consider these optional coverages:

Property:

- Cyber Suite
- Fine Arts
- Electronic Data Processing Equipment
- Property Enhancement Endorsement – Essential or Elite
- TechAdvantage™ Equipment Breakdown
- Water Back Up – up to \$250,000 limits available per location or per policy

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Property Enhancement Endorsement – Essential or Elite Commercial Package Policy

Bundling them offers dozens of attractive coverages for a modest additional premium. Here are just a few of them...

Property Coverage	Limit / Condition	
	Essential	Elite
Accounts Receivable	\$250,000 Each Premises, \$5,000 Premises Not Described	\$500,000 Each Premises, \$10,000 Premises Not Described
Business Income From Dependent Properties	\$25,000	\$50,000
Electronic Data Processing Equipment and Software	\$25,000 Each Premises	\$50,000 Each Premises
Employee Dishonesty	\$10,000 Per Occurrence	\$25,000 Per Occurrence
Money and Securities	\$5,000 Inside the Premises / \$5,000 Outside the Premises Any One Occurrence	\$15,000 Inside the Premises / \$10,000 Outside the Premises Any One Occurrence
Ordinance Or Law	Coverage 1 Included if RC coverage applies; Combined Coverage 2 & 3 the lesser of the amount spent, 20% of Limit of Insurance, or \$100,000	Coverage 1 Included if RC coverage applies; Combined Coverage 2 & 3 the lesser of the amount spent, 20% of Limit of Insurance, or \$100,000
Peak Season	100% of Business Personal Property Limit	100% of Business Personal Property Limit
Valuable Papers and Records	\$250,000 Each Premises, \$5,000 Premises Not Described	\$500,000 Each Premises, \$10,000 Premises Not Described
Water Back Up and Sump Overflow	\$5,000	\$25,000

Liability:

- Liquor Liability
- Special Events
- Employment Practices Liability Insurance (EPLI)
- Employee Benefits Liability
- Plus Pak

Business Auto

Workers' Compensation

Umbrella Liability

This flyer is intended to highlight the features of the policy. All coverages are subject to the exclusions and conditions in the policy. Please refer to the policy for detailed descriptions of coverages, limitations, and exclusions.

This insurance is underwritten by West Bend Insurance Company.

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