

A woman in profile is shown smelling a beer in a tulip-shaped glass. The beer is light yellow with a thick white head of foam. In the background, a man in a blue denim shirt and another person are visible, both holding glasses of beer. The setting appears to be a bar or brewery with warm lighting. The text is overlaid on the left side of the image in white font on a dark blue background.

Controlling Your Insurance Costs



Understand what impacts your insurance rates and what you can do to improve them.

Communication and taking an active role in risk management is key.

How rates are determined

- Property
 - Construction, Occupancy, Protection, Exposure (COPE)
- Liability
 - Sales / Classifications
- Workers Comp
 - Payrolls / Classifications
- Autos
 - Vehicles, radius, drivers
- Common factors
 - Claim experience
 - Industry experience





Who can have an impact on your insurance program

-
- Your team
 - Your agent and their team
 - Insurance company underwriters
 - Loss control reps
 - Claims adjusters
 - Landlords
 - Contractors
 - Other related parties
 - Food trucks
 - Tent rentals
 - Legislative changes – H.288

Focus your efforts

Coverage	Annual Premium
Commercial Property	\$ 5,082
General Liability	\$ 1,782
Liquor Liability	\$ 1,125
Commercial Auto	\$ 1,482
Workers Compensation	\$ 2,852
Umbrella Liability	\$ 1,456
Cyber Coverage (limited)	\$ 328
Employment Practices Liability (limited)	\$ 648
Total Premium	\$ 14,755



Workers Compensation

- Understanding experience rating factors
- Loss prevention
 - Safety manual
 - Training
- Controlling costs when claims occur
 - Prompt reporting
 - Preferred medical provider
 - Return to work/light duty
 - Accident investigation
- Proper classification
- Communicate

Property

- Maximize credits
 - Fire & burglar alarms
 - Sprinkler systems
- Loss prevention
 - Generators
 - Inspections
 - Routine cleanings
 - Checklists
- Contingency plans
 - Contract brewing agreements
- Communicate





CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
11/16/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER XYZ Insurance Agency PO Box 649 Anytown VT 05401	CONTACT NAME: PHONE (A/C, No, Ext): FAX (A/C, No): E-MAIL ADDRESS: INSURER(S) AFFORDING COVERAGE INSURER A: Insurance Comapny Name INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	NAIC #
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COVERAGES CERTIFICATE NUMBER: CL21111625114 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSUR LTR	TYPE OF INSURANCE	INSUR	WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO. JECT <input type="checkbox"/> LOC OTHER:			1234567	07/01/2021	07/01/2022	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMPIOP AGG \$ 2,000,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			1234567	07/01/2021	07/01/2022	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> RETENTION \$						<input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE EACH OCCURRENCE \$ AGGREGATE \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	2345678	07/01/2021	07/01/2022	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 100,000 E.L. DISEASE - EA EMPLOYEE \$ 100,000 E.L. DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER Burlington Beer Company 25 Omega Dr Suite 150 Williston VT 05495	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
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General Liability

- Risk transfer – contracts / agreements
- Certificates of Insurance
- Proper classification
- Incident report forms
- Checklists
- Know who to contact
- Think like an underwriter
- Communicate



Liquor Liability

- Train your staff
- Empower your staff
- Written alcohol service policy
- Incident log
- Cameras
- Record retention
- Communicate





Auto Coverage

- Check driving records regularly
- Acceptable use policy
- Maintenance / cameras / telematics
- Non owned vehicles
 - Do they have insurance?
- Rented vehicles
 - Is there a contract, did you read it?
 - Proper license to operate the vehicle
 - Experience operating similar vehicles
- Company Uber/Lyft program
- Accident investigation

A wooden tray with four glasses of beer and a bowl of pretzels. The glasses are filled with different styles of beer, from light to dark. The pretzels are scattered around the tray.

Cyber, Crime, Employment Practices

- **Cyber**
 - Multi factor authentication
 - Monitor / restrict access
- **Crime**
 - Approved vendor list
 - Wire transfer procedure
 - Phishing training
- **Employment Practices Liability**
 - Employee handbook
 - Regular reviews
 - Document

How am I going to do all of this?

- Prioritize
- Delegate
- We are here to help
 - Loss control services
 - Sample policies / programs
 - Free online resources
- Brewers Association

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Industry Updates

Keg Handling Tips for Beer Service Staff

February 8, 2023

Follow these four tips to prevent injury when handling kegs and find additional safety training for service staff. [Read More >](#)



Educational Publications

5 Steps for Disaster Preparedness Member Exclusive

This guide offers 5 simple steps for brewery and human resources leaders to prepare for, and respond to, disaster. [Read More >](#)

I've made progress, now what??

- Know your renewal date
- Tell your story
- Provide documentation
- Understand exposure versus rate
- Build on your success





QUESTIONS

