

# Breweries, Wineries, Distilleries



## ENHANCEMENT ENDORSEMENTS

In order to provide you with superior protection, We offer three distinct Brewery, Winery and Distillery Enhancement Endorsement options::

- **Breweries, Wineries, Distilleries Advantage Enhancement**
- **Breweries, Wineries, Distilleries Plus Enhancement**
- **Breweries, Wineries, Distilleries Select Enhancement**

These special endorsements tailor the **Special** Package policy to meet the needs of breweries, wineries, and distilleries.

Because each of the enhancement options bundle a variety of coverages together, we are able to offer them to you at a lower cost than purchasing the coverages individually.

The policy deductible applies to coverages in the endorsement unless otherwise specified.

Coverage	Advantage	Plus	Select
<b>Blanket Coverage:</b> <ul style="list-style-type: none"> <li>• Accounts Receivable</li> <li>• EDP Equipment-Computer Virus</li> <li>• Electronic Data Expenses</li> <li>• Business Personal Property &amp; Personal Property of Others Temporarily Off Premises</li> <li>• Debris Removal</li> <li>• Transportation</li> <li>• Valuable Papers &amp; Records</li> <li>• Fine Arts</li> </ul>	\$250,000 Blanket  Limit can be used at the time of a covered loss for one or a combination of these coverages.  The blanket limit is over and above the limits provided for these individual coverages in the basic policy.	\$250,000 Blanket  Limit can be used at the time of a covered loss for one or a combination of these coverages.  The blanket limit is over and above the limits provided for these individual coverages in the basic policy.	\$250,000 Blanket  Limit can be used at the time of a covered loss for one or a combination of these coverages.  The blanket limit is over and above the limits provided for these individual coverages in the basic policy.
<b>Brands &amp; Labels</b>	Up to the Business Personal Property Limit	Up to the Business Personal Property Limit	Up to the Business Personal Property Limit
<b>Check, Credit, Debit, or Charge Card Forgery or Alteration</b>	Increases basic policy from \$5,000 to \$15,000	Increases basic policy from \$5,000 to \$15,000	Increases basic policy from \$5,000 to \$15,000
<b>Computer Fraud &amp; Funds Transfer</b>	Provides up to \$10,000 \$500 deductible applies	Provides up to \$25,000 \$500 deductible applies	Provides up to \$50,000 \$500 deductible applies
<b>Contingent Business Interruption</b>	Increases basic policy from \$25,000 to \$50,000	Increases basic policy from \$25,000 to \$100,000	Increases basic policy from \$25,000 to \$150,000
<b>Contract Penalty</b>	Provides up to \$5,000	Provides up to \$10,000	Provides up to \$25,000
<b>Counterfeit Money</b>	Increases basic policy from \$1,000 to \$11,000	Increases basic policy from \$1,000 to \$11,000	Increases basic policy from \$1,000 to \$11,000
<b>Employee Dishonesty</b>	Increases basic policy from \$10,000 to \$25,000	Increases basic policy from \$10,000 to \$35,000	Increases basic policy from \$10,000 to \$50,000
<b>Food Contamination Business Income and Expense</b>	Provides up to \$25,000  With a \$5,000 sublimit for Additional Advertising Expenses	Provides up to \$35,000  With a \$5,000 sublimit for Additional Advertising Expenses	Provides up to \$50,000  With a \$5,000 sublimit for Additional Advertising Expenses

Coverage	Advantage	Plus	Select
<b>Income Protection – Off Premises Utility Properties Failure</b>	Increases basic policy from \$25,000 to \$50,000	Increases basic policy from \$25,000 to \$100,000	Increases basic policy from \$25,000 to \$150,000
<b>Key Employee</b>	Provides up to \$50,000	Provides up to \$50,000	Provides up to \$50,000
<b>Merchandise Deferred Payment</b>	Provides up to \$5,000	Provides up to \$5,000	Provides up to \$5,000
<b>Outdoor Radio, TV Antennas, Satellite Dishes</b>	Provides up to \$2,500	Provides up to \$2,500	Provides up to \$2,500
<b>Packing Errors</b>	Provides up to \$5,000	Provides up to \$10,000	Provides up to \$25,000
<b>Peak Season</b>	Provides 25% increase in Business Personal Property and Personal Property of Others during peak season	Provides 30% increase in Business Personal Property and Personal Property of Others during peak season	Provides 40% increase in Business Personal Property and Personal Property of Others during peak season
<b>Processing Water – Extra Expense</b>	Provides up to \$25,000	Provides up to \$35,000	Provides up to \$50,000
<b>Product Contamination</b>	Provides up to \$25,000	Provides up to \$50,000	Provides up to \$100,000
<b>Selling Price Valuation – Market Value</b>	Included	Included	Included
<b>Sewer &amp; Drain Back-Up</b>	Provides up to \$5,000 \$500 deductible applies	Provides up to \$10,000 \$500 deductible applies	Provides up to \$25,000 \$500 deductible applies
<b>Tank Collapse</b>	Up to the Building Limit	Up to the Building Limit	Up to the Building Limit
<b>Tank Leakage</b>	Provides up to \$25,000	Provides up to \$50,000	Provides up to \$100,000
<b>Trellises and Vines</b>	Provides up to \$25,000	Provides up to \$25,000	Provides up to \$25,000
<b>Underground Pipes, Flues, Drains</b>	Up to the Building Limit	Up to the Building Limit	Up to the Building Limit
<b>Utility Services – Direct Damage</b>	Provides up to \$25,000	Provides up to \$35,000	Provides up to \$50,000
<b>Wind Drift/Overspray</b>	Provides up to \$25,000	Provides up to \$25,000	Provides up to \$25,000
<b>Wine Caves &amp; Wine Cellars</b>	Up to the Building Limit	Up to the Building Limit	Up to the Building Limit