

Targeted Insurance Protection

CRAFT BEVERAGE PROGRAM

Commercial Property Endorsement

TARGET
MARKETS

Protect your investment

You skillfully use the right combination of style and science to blend unique beverages for your customers. You deserve the same level of expertise from your insurance carrier. Your local professional agent and The Cincinnati Insurance Company understand your insurance needs. Together they craft property coverages specifically for you.

Customize your property insurance

The standard Cincinnati property policy offers a wide variety of coverage features. In addition, you can purchase customized property enhancements. You may be most interested in Cincinnati's Craft Beverage Commercial Property Endorsement. For an additional premium, you receive a bundle of coverages specific to beer, wine and spirits manufacturers. You receive more than 30 features or increased limits at a cost less than purchasing each separately:

- contract cancellation expense coverage provides up to \$10,000 for attorney fees, marketing expense and image restoration when you are unable to supply your beverage product due to a covered loss and your customer cancels a purchase contract
- coverage for business interruption and extra expenses helps keep you financially secure after a covered loss
- 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 (24 hour waiting period applies unless suspension period exceeds 24 hours)
- coverage for water backup provides up to \$100,000 for damage to your property due to water that backs up through or overflows from a sewer, drain, septic system or sump pump (not available in Florida)

You also receive a per-occurrence property blanket coverage limit with the flexibility to choose the coverage amount right for your organization. Choose limit options of \$150,000, \$250,000, \$500,000, or \$1,000,000, which you can apply to covered losses for:

- accounts receivable
- valuable papers and records
- electronic data processing property
- seasonal increases in business personal property
- and more

Along with the endorsement, you automatically receive, at no additional charge, coverages for key-employee replacement expenses, extra expenses needed due to the loss to processing water, tank collapse and tank leakage. Wineries also receive limited coverage for outdoor vines and trellises.

To cover your restaurant exposures, an optional property coverage is available for customer property, goods on consignment and key-employee replacement expenses.

Receive a policy backed with service

Your local independent agent representing Cincinnati can provide you with more information about this coverage and the services you receive from Cincinnati to help you reduce risk and avoid loss.

**High-quality
beverages are your
area of expertise;
crafting insurance
coverage for your
business is ours.**



Coverage Summary

CRAFT BEVERAGE PROGRAM

Craft Beverage Commercial Property Endorsement, FA272 06 13
with Building and Personal Property Coverage, FM101 04 04

Property Coverages All limits apply per location unless otherwise indicated	Limits¹ FM101, FA272 Subject to BCL
Blanket Coverage Limit	\$150,000 (higher amounts available)
Accounts receivable <ul style="list-style-type: none"> • on premises • away from premises (not per location) 	Included within BCL \$5,000
Debris removal	Included within BCL
Electronic data processing property: <ul style="list-style-type: none"> • duplicate and backup electronic data • in transit or away from premises (not per location) • malicious code • newly acquired EDP property • worldwide laptop coverage where available (not per location) 	BCL applies, subject to sublimits of: \$2,000 in addition to BCL \$10,000 within limits of BCL \$25,000 within limits of BCL \$10,000 in addition to BCL Included within BCL
Ordinance or law <ul style="list-style-type: none"> • loss in value of undamaged building • demolition costs • increased construction costs 	Included within building limit Included within BCL Included within BCL
Peak season for business personal property	Included within BCL
Personal property of others	Included within BCL when loss is in excess of BPP limit; replacement cost when RC option is selected
Tenant move back expenses	Included within BCL
Valuable papers and records <ul style="list-style-type: none"> • on premises • away from premises (not per location) 	Included within BCL \$5,000
Property Coverages All limits apply per location unless otherwise indicated	Limits¹ <i>Not subject to BCL</i>
Brands and labels	\$25,000
Building glass <ul style="list-style-type: none"> • insured as part of building • tenant's legal liability when building not insured 	Included within building limit \$5,000
Business income/extra expense: <ul style="list-style-type: none"> • civil authority • computer operations (24-hour waiting period) • dependent properties (24-hour waiting period) • extended business income • food contamination (24-hour waiting period) • ingress or egress • newly acquired locations 	\$100,000 Up to 30 consecutive days \$25,000 within BI/EE limit \$100,000 within BI/EE limit Up to 60 consecutive days \$50,000 included within BI/EE limit \$50,000 included within BI/EE limit up to 30 days \$100,000 within BI/EE limit up to 180 days
Contract cancellation expense	\$10,000
Contract penalties (not per location)	\$25,000
Emergency vacating expense	\$25,000

Coverage Summary

CRAFT BEVERAGE PROGRAM (continued)

Property Coverages	Limits ¹
All limits apply per location unless otherwise indicated	Not subject to BCL
Fairs or exhibitions (not per location)	\$50,000
Fences (within 1,000 feet of premises)	\$15,000
Fine arts	\$25,000
Fire department service charge (not available in AZ)	\$25,000
Fire protection equipment recharge	Actual expense incurred
Fungi, wet rot, dry rot and bacteria limited coverage (not available in NY)	\$50,000 ²
Increased real estate tax assessment expense	\$50,000
Inflation guard	4% per scheduled building
Key and lock expense	\$2,500
Newly acquired property (up to 90 days):	
• buildings	\$1,000,000
• BPP (at acquired buildings up to 90 days)	\$500,000
Nonowned building damage (occupied by insured tenant) caused by:	
• theft, burglary or robbery	Up to the BPP limit of insurance
• any other covered cause of loss	\$25,000 or the BPP limit (whichever is less)
Outdoor property	\$25,000 (\$1,000 for any one tree, shrub or plant)
Paved surfaces	Included within building limit
Personal effects	\$25,000 \$2,500 per person (\$1,000 per occurrence limit for loss by theft)
Pollutant cleanup and removal	\$50,000 ²
Preservation of covered property	60 days
Property temporarily at other premises (not per location)	\$50,000 (\$10,000 any one item)
Signs	
• attached to buildings	Included within building limit
• detached and not specifically insured (not per location)	\$25,000
Temperature change causing spoilage of perishable stock	\$25,000
Trailers – nonowned, detached	\$5,000
Transportation – property in transit in a vehicle (not per location)	\$50,000
Underground property	Included within building limit
Unintentional error in description of property	Included
Unscheduled appurtenant buildings and structures	\$10,000
Utility services (off premises water, communication and power supply)	
• direct and indirect damage, excluding overhead distribution and transmission lines	\$75,000
• overhead distribution and transmission lines	\$5,000 sublimit (24-hour waiting period)
Water backup from sewers, drains or sump pumps (not available in FL)	\$100,000
Water seepage from under the surface of the ground	\$10,000

¹ All property coverage dollar limits are per any one occurrence. Some property coverage dollar limits may also be per coverage term as indicated below.

² Dollar limit applies per coverage term as defined in the policy, which generally means one policy year.

Coverage Summary

CRAFT BEVERAGE PROGRAM (continued)

Brewery, Distillery or Winery Property Endorsements

Depending on the type of business being insured, you'll automatically receive the indicated coverages when you purchase the Craft Beverage Commercial Property Endorsement.

Property Coverage	Limits ¹	Brewery	Distillery	Winery
All limits apply per location unless otherwise indicated				
Expanded building definition	Included	X	X	X
Key-employee replacement expense	\$50,000 ²	X	X	X
Outdoor vines and trellises	\$25,000	n/a	n/a	X
Processing water loss (extra expenses)	\$50,000	X	X	X
Tank collapse	Included	X	X	X
Tank leakage	\$50,000	X	X	X

Restaurant Property Endorsement

This additional property option is available to purchase with the Craft Beverage Commercial Property Endorsement when a restaurant exposure exists.

Property Coverage	Limits ¹
All limits apply per location unless otherwise indicated	
Customer property	\$5,000 ² (\$1,500 limit per customer)
Goods on consignment	\$7,500 ² (\$2,500 limit per item)
Key-employee replacement expense	\$50,000 ²

¹ All property coverage dollar limits are per any one occurrence. Some property coverage dollar limits may also be per coverage term as indicated below.

² Dollar limit applies per coverage term as defined in the policy, which generally means one policy year.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Coverages are available in most states. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries - The Cincinnati Indemnity Company, The Cincinnati Casualty Company or The Cincinnati Specialty Underwriters Insurance Company - and life and disability income insurance and annuities through The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2015 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission.