

Illinois Casualty Company



Illinois
Casualty
Company

CRAFT BEVERAGES *insurance*

with the **FOOD & BEVERAGE SPECIALISTS**

IT'S WHAT WE DO. IT'S WHO WE ARE.



at Illinois Casualty Company

we understand what coverage your brewery or distillery needs.

With over 70 years of experience in the Food and Beverage Industry, we know the coverages that are essential to this market. Our **Businessowners** and **Liquor Liability** policies include coverages that other insurance companies may not offer.

- **Assault and Battery Coverage**

Other insurance companies may limit or exclude Assault and Battery. ICC includes assault and battery as part of our standard coverage for both liquor and BOP liability policies.

- **Business Income**

This coverage provides funds for continuing expense and lost profit during the period of restoration resulting from a covered cause of loss. Some insurance companies provide coverage on a stated limit basis and may include a monthly limitation. The ICC policy does not contain a stated limit or any monthly limitation, as income is provided on an *actual loss sustained* basis for up to 12 months.

- **Cyber Coverage**

All ICC policies include \$50,000 in Cyber Liability Coverage with the option to buy higher limits.

- **Liquor Liability- Building Owner as an Automatic Insured**

A landlord or owner could be named in a liquor liability suit, whether or not liability is extended to them by statute. ICC has broadened our policy language identifying “Who Is An Insured” to automatically pick up this exposure.

- **No Aggregate on Liquor Liability**

Most insurance companies will limit the number of large claims in a policy year by including aggregate limits on liquor liability. ICC does not have an aggregate limit, so you are less likely to “run out” of insurance due to multiple claims.



**Illinois
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off-premises **festivals & tastings**

Your brewery is highlighting its newest IPA at a local beer tasting or your distillery is giving out samples at a festival. Does your current policy provide off-premises coverage?

We've got you covered!

With ICC's Liquor Liability Brewery and Distillery policy, “your premises” extends to exhibitions and tastings when operating as the brewery or distillery.

CRAFT BEVERAGES *endorsement*

ICC's **Craft Beverages Endorsement** offers customized coverages to those in the brewery and distillery community. A coverage tier system is available so you can choose exactly what size works for your operation.

TIER	1	2	3
Brands & Labels	Included	Included	Included
Contamination	\$10,000	\$25,000	\$100,000
Damage to In-Process	\$25,000	\$50,000	\$100,000
Delivery Errors and Omissions	\$10,000	\$10,000	\$10,000
Employee Dishonesty	\$5,000	\$25,000	\$50,000
Growing Crops	\$5,000	\$5,000	\$5,000
Harvested Crops	\$25,000/\$5,000	\$25,000/\$5,000	\$25,000/\$5,000
Key Employee Replacement	-	\$50,000	\$50,000
Merchandise Withdrawal	\$50,000	\$100,000	\$200,000
Money and Securities	\$5,000/\$5,000	\$25,000/\$25,000	\$25,000/\$25,000
Ord/Law Equipment Coverage	\$10,000	\$10,000	\$10,000
Outdoor Signs/Awnings/Tents/Canopies	\$25,000	\$25,000	\$25,000
Processing Water Expense	Included	Included	Included
Product Leakage	\$25,000	\$100,000	\$150,000
Protection of Property	\$2,500	\$5,000	\$5,000
Spoilage	\$10,000	\$25,000	\$100,000
Tank Collapse	Included	Included	Included
Transit	\$5,000	\$10,000	\$25,000
Utility Services Time Element	\$10,000	\$20,000	\$30,000
Your BPP Off-Premises	\$50,000	\$50,000	\$50,000

optional coverages:



Business Income From Dependent Properties

You ordered hops from a specialty distributor. The distributor suffered a catastrophic fire and now your signature beer is not available and won't be bringing in the business you need. Are you covered?

Food Contamination

You've discovered contaminated lettuce in your kitchen. The Board of Health ordered you to close, clean, and replace food. Now, you need to advertise to get customers back. Can insurance help?

Fine Arts

You own a rare jersey collection and display them at your bar. During a break-in the collection was stolen. What is the value of irreplaceable items?

Fine Arts Owned By Others

What if that rare jersey collection you displayed was owned by a friend of yours?

Outdoor Signs Away From Premises

Your distillery is located just a few miles off the highway, so you place a billboard near the exit sign to encourage travelers to stop by. The sign suffers storm damage. Is your sign properly covered?

Selling Price

Once a year your brewery releases a barrel-aged beer that you sell for top dollar. This year's batch spoiled. The claim would typically be settled at your raw material cost to replace the batch. This optional coverage would include the lost profit.

Our industry knowledge



LOSS CONTROL & SAFETY

Illinois Casualty Company only caters to businesses within the Food and Beverage Industry, so you can rest assured ICC's Loss Control Specialists are experts in the market. Loss Control serves as a partner to your operation to minimize losses that will impact your business operation.

For example, our initial conversation will include:

- How to save money by properly using security cameras
- A simple solution to preventing grease fires
- How to defend yourself from fraudulent slip and fall claims
- ... and much more

OnTAP TRAINING

ICC provides the OnTAP (Training Alcohol Providers) Program, free of charge to our policyholders. This server training is state accredited in Illinois (BASSET), Indiana, and Michigan where server training is legally mandated.

This comprehensive course is designed for all staff members working in the alcoholic beverages industry. OnTAP will teach the effects of alcohol, recognizing signs of intoxication and false identification, responsible serving techniques, and state-specific laws to best protect your business.

We only offer OnTAP training in a classroom setting. While many server training programs are available online, we strongly believe in-person training is the most effective means to properly train your staff.

Did you know?

Recorded images can greatly reduce claims costs. We pass this savings on by providing a premium discount to establishments who use security cameras!

YOUR PRODUCT IS YOUR SPECIALITY

CLAIMS HANDLING is ours

It's what we do. It's who we are.

Illinois Casualty Company was founded in Illinois in 1950 to provide insurance products and aggressive claims defense exclusively for the Food and Beverage Industry. We believe that we have an obligation to investigate claims and determine whether or not our insured is truly responsible.

At ICC, we are not afraid of the courtroom. We were founded by attorneys, and we staff a full litigation department that will come to your defense. When others may settle because it seems easier or more efficient, we will fight for you when you need it.

Our employees spend their days making sure that businesses like yours have the protection, support, and representation you deserve. Our coverage comes with a commitment: **we'll be there when you need us!**

Unlike other insurance companies, our claims staff exclusively receives food and beverage-related claims. It is unlikely you'll encounter something we haven't handled before. Our knowledge and experience makes us the right choice for your business.



Delivering expertly crafted insurance products and services for the food and beverage industry.

It's what we do. It's who we are.



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