



FOOD AND BEVERAGE PRODUCERS

Recipes. Ingredients. Machinery. **Society.**

It's what you need to do business.

food and beverage



**SOCIETY
INSURANCE**
UNCOMMON INSURANCE®

societyinsurance.com
888-5-SOCIETY
(888-576-2438)

FOOD AND BEVERAGE PRODUCERS



When it comes to protecting your food or beverage making business, no one offers a better recipe for perfectly balanced insurance than Society® Insurance. Combine responsive claims handling, preventative risk control planning, unique protection programs and unsurpassed experience in the industry and Society has all the ingredients to preserve and protect your business. For business coverage that won't leave a bad taste in your mouth, give us a call or visit our website today.

Custom Food and Beverage Producers Coverages

Businessowners coverages available under Food and Beverage Producers policies include:

<i>Types of Coverage</i>	<i>Limit Per Occurrence</i>
▪ Broad form general liability	
▪ Building glass covered without sub-limit	
▪ Newly acquired buildings	\$500,000
▪ Newly acquired personal property	\$100,000
▪ Ordinance or law (RC only)	\$50,000
▪ Personal property off premises	\$25,000
▪ Water damage backup of interior sewers/drains	\$25,000
▪ Debris removal additional coverage	\$25,000
▪ Pollution cleanup	\$25,000
▪ Outdoor property (all perils)	\$10,000
▪ Personal effects	\$10,000
▪ Valuable papers	\$10,000
▪ Electronic data	\$100,000
▪ Data breach/identity theft services	
▪ Accounts receivable	\$10,000
▪ Off-premises sign coverage	\$5,000
▪ Loss of business income	12 months
▪ Action by civil authority loss of business income	3 weeks
▪ Dependent properties loss of business income	3 weeks
▪ Action by public health authority (contamination)	3 weeks
▪ Customer expense reimbursement	2 weeks
▪ No coinsurance penalty	
▪ Fire extinguishing equipment recharge	
▪ Other Society Businessowners features:	
- No 60-day limitation on payroll qualifying as continuing necessary operating expenses for loss of business income	
- No waiting period "deductible" applying to loss of business income	
- No 80 percent clause applying to replacement cost coverage	
▪ Equipment breakdown:	
- Spoilage	\$100,000
- Data restoration	\$100,000
- Computers at personal property limit	
- Loss of business income and direct physical loss resulting from a service interruption caused by equipment breakdown or covered perils	
- No waiting period "deductible" applying to a covered service interruption loss	
- Limits subject to policy limits	



We Can Help You Control Your Risk of Loss

The process, commonly referred to as "loss control," reduces the frequency and severity of injuries. Our risk control representatives are trained and experienced in finding solutions to a wide range of safety and health challenges and take the time to carefully analyze your employee injury history. So they work hand in hand with you to implement effective, risk-reducing safety programs that can help you comply with OSHA standards, control fleet loss, improve the ergonomics of your processes, educate and train your key staff members and implement safety and health incentive programs. Think of Society Insurance as your business partner, working to keep your employees safe and your business secure.

Food and Beverage Producers Extension Endorsement

You will also benefit from a special extension endorsement designed specifically to protect your food or beverage business at no additional charge:

<i>Types of Coverage</i>	<i>Limit Per Occurrence</i>
▪ Crime	\$5,000
- Money and securities	
- Counterfeit currency	
- Extortion	
- Funds transfer fraud	
- Forgery and alteration	
- Computer fraud	
- Employee dishonesty	\$50,000
▪ Fine arts	\$10,000
▪ Accounts receivable	\$20,000
▪ Valuable papers and records	\$20,000
▪ Outdoor property	\$20,000
▪ Pollution cleanup and removal	\$50,000
▪ Trade shows and special events extended personal property	\$50,000
▪ Spoilage and contamination	\$25,000
▪ Extended spoilage	\$25,000
▪ Sponsored athletic events	
▪ Special events-general liability	

Wineries and Breweries Extension Endorsement

If your business is a winery or brewery, you will also receive the following coverages, in addition to those listed:

<i>Types of Coverage</i>	<i>Limit Per Occurrence</i>
▪ Vineyards	\$25,000
▪ Harvested grapes	\$25,000
▪ Product leakage	\$25,000
▪ Wine valuation-Market Price	

Trust It All to Society

Our expertise also extends into other arenas. We offer workers compensation, automobile and umbrella insurance to a wide range of businesses. With Society you can simplify your life by having all of your property and casualty insurance needs handled by one trusted company.

Give us a call at 888-5-SOCIETY (888-576-2438), or use our agent locator at societyinsurance.com to find an independent agent who will give you more information about the variety of services and coverages Society can offer you.





Uncommon ValueSM

At Society Insurance we're not afraid to break away from the pack with innovative coverages for niche and specialty markets. You can trust our experts to help you find the policies that fit the needs of your business, and at a cost that's fair. We think of it as uncommon insurance at an uncommon value.

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This brochure contains only a general description of coverages and is not a statement of contract. All coverages are subject to the exclusions and conditions in the policy. For the name of your local independent insurance agent representing Society Insurance, call 888-5-SOCIETY (888-576-2438).



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