



**Conifer
Insurance
Company**

**Craft Beverage Insurance Program:
Microbrewery / Distillery
Supplemental Application**

Named Insured: _____ DBA: _____

Mailing Address: _____

Location Address: _____

Website Address: _____ Email Address: _____

Inspection Contact Name: _____ Inspection Contact Phone Number: _____

Insured Type: Individual Partnership Corporation Other

Proposed Policy Term: From To Seasonal? Yes Or No

Underwriting Information

Is This a New Venture? Yes or No

Is the Risk Open for Business? Yes or No

Operating Hours:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
From:							
To:							

Description of Operations: Microbrewery Distillery

 Other (Specify) _____

Portion of the Building Occupied by the Applicant? _____ %Entire _____ %Grade Floor _____ %Other

Construction: _____ Frame _____ Masonry _____ Non-Combustible _____ Fire Resistive

Number of Stories: _____ Year Built: _____ Protection Class: _____

Burglar Alarm: _____ Local _____ Central Station Fire Alarm

Recent Updates: Fire Department: _____ Volunteer _____ Paid

Roof _____

Plumbing _____ How Long Has the Insured Been in Business at This Location? _____

Electrical _____ Freestanding Building? Yes or No

Heating _____ Central Alarm? Yes or No

What Are the Adjacent Exposures? _____

Total Area _____



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of Apts _____ Total Sales _____

Total Liquor Sales _____ Other Sales _____

Brewery / Distillery Operations Section

Was operation built as a Microbrewery/Distillery or is the operation a conversion from an existing factory, warehouse or other facility? (if so, please explain):

Is the operation a member of any trade organizations? Yes No

If yes, please list: _____

List qualifications of Head Brew Master or Distiller, or attach resume: _____

Is there a formal quality control program in-place? Yes No

Did the operation purchase its brewing/distilling equipment New Used

What is the age of the brewing / distilling equipment? _____

What is the size (capacity) of the system? _____

Does the operation have brewing / distilling facilities in more than one location? Yes No

Is the brewed beer pasteurized? Yes No

How is unpasteurized beer kept fresh from spoilage? _____

What types of refrigeration systems are used at the insured facility? _____

Please describe the brewing / distilling operation's sanitation procedures _____

How are the brewed/distilled products packaged or bottled? Please describe: _____

Does the operation batch code the beverage it produces? Yes No

If yes, how long are records retained? _____



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Does the operation have a written product recall plan in-place? Yes No

Does the operation conduct tours of the brewing/distilling operations? Yes No

Are group tours conducted from enclosed walkways with observation windows, or are visitors allowed directly into production areas? Please describe: _____

Is complementary alcoholic beverage provided or made available upon completion of the tour?

Yes No

Does the production facility operate a "tasting room"? Yes No

Does the operation have a retail shop on the premises? Yes No

General Liability Section

General Aggregate (Other Than Products – Completed Operations) Limit \$ _____

Products – Completed Operations Aggregate Limit \$ _____

Personal and Advertising Injury Limit \$ _____

Each Occurrence Limit \$ _____

Damage to Premises Rented to You Limit \$ _____

Medical Expense Limit \$ _____

Loc #	Classification	Class Code	Exposure	Premium Basis (Receipts, Area or Units)

Property Section

Limits Desired Cause of Loss: Basic Special

Building \$ _____ RC ACV Deductible \$ _____ Co-Ins % _____

Contents \$ _____ RC ACV Deductible \$ _____ Co-Ins % _____

Bus Income \$ _____ Co-Ins % _____

Satellite Dish \$ _____ Deductible \$ _____ Co-Ins % _____

Sign \$ _____ Deductible \$ _____ Co-Ins % _____



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Other \$ _____

Deductible \$ _____ Co-Ins % _____

Crime Section

Coverage Type Desired

Coverage Limit Desired

Crime Form C: Theft, Destruction and Disappearance

\$ _____
Inside the Premises

\$ _____
Outside the Premises

Deductible \$ _____

Crime Form E: Premises Burglary

\$ _____
Inside the Premises

Deductible \$ _____

Crime Form Q: Robbery of Money & Securities and Safe Burglary \$ _____ \$ _____
Inside the Premises Outside the Premises

Deductible: \$ _____

Additional Interests (Please Be Specific)

Name: _____

Additional Insured

Loss Payee

Address: _____

Lender's Loss Payee

Interest: _____

Mortgagee

Contract of Sale

Name: _____

Additional Insured

Loss Payee

Address: _____

Lender's Loss Payee

Interest: _____

Mortgagee

Contract of Sale

Individual Risk History

Has the Establishment Been Cited for a Violation of Any Liquor Laws in the Past Five (5) Years?

Yes No If Yes, Give Date & Details _____

Has Liquor Liability Coverage Ever Been Cancelled, Declined, Non-Renewed or Had a Lapse in Coverage?

Yes No If Yes, Give Date and Details _____

Does Your Current Liquor Policy Exclude Assault or Battery?

Yes No If No, What is the Current Assault or Battery Limit? _____



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Does Your Current General Liability Policy Exclude Assault or Battery?

Yes No If No, What is the Current Assault or Battery Limit? _____

Prior Carrier Information (Please Give Detailed History, Including Coverage Premiums)

Policy Term	Insurance Carrier	Property Premium	Liability Premium
From: To:		\$	\$
From: To:		\$	\$
From: To:		\$	\$

Claims History (Please List All Claims or Occurrences That May Give Rise to Claims for the Prior Three Years)

Date of Occurrence	Description of Loss	Status	Paid	Reserved

Prior Liquor Liability Carrier Information (Please Give a Detailed History, Including Coverage Premiums)

Policy Term	Insurance Carrier	Limits	Premium
From: To:			\$
From: To:			\$
From: To:			\$

Liquor Liability Claims History (Please List All Claims or Occurrences That May Give Rise to Claims for the Prior Five Years)

Date of Occurrence	Description of Loss	Status	Paid	Reserved



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Agent Information

Has the Agent Personally Inspected the Applicant's Premises? Yes No

Condition of Risk? Excellent Good Fair Poor

Any Other Information That Is Pertinent to This Risk? _____

Agency Name: _____

Agency Address: _____

Agency Phone Number: _____ Fax: _____

Agent's Email: _____

Agent Signature: _____

Applicant Signature: _____

Date: _____

Date: _____



Virginia Notice: Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

Minnesota Notice: The clause "and/or authorization or agreement to bind the insurance." Is replaced with "Authorization or agreement to bind the insurance may be withdrawn or modified based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium."

Colorado Fraud Statement: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

District of Columbia Fraud Statement: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida Fraud Statement: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine and Washington Fraud Statement: It is a crime to knowingly provide false incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New York Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Ohio Fraud Statement: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma Fraud Statement: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Pennsylvania Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee and Virginia Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.