

Brewery PAK[®]

Submission Guidelines



General Information Needed:

- ACORD Forms
- Brewery PAK Supplement for each income generating location
- Description of Occupancy/Tenant List for each location
- Loss runs and details for any claims
- If this is a newly formed entity, provide business plan or owners' resumes/proforma financials (In lieu of proforma financials, we will accept the prospect starting the new venture with private monies)
- Ownership/relationship for all named insureds (looking for common majority ownership between all named insureds)

For Package Policy:

- Any available photos of property
- With occupancy we need to know which locations are actually brewing beer
- Sales breakdown estimated for each location as follows:
 - Wholesale distribution of bottles
 - Wholesale distribution of cans
 - Wholesale distribution of kegs
 - On premises beer consumption at the tap room
 - On premises food consumption at the tap room
 - Growlers/Crowlers to go from the tap room
 - Gift shop (T-Shirts/Hats/Glasses, etc.)
- If brewing is completed by others under contract, copy of contracts with manufacturers and distributors in lieu of completed supplemental
- Private Event Rental – number of events per year, average attendance, hold harmless agreement, copy of sample contract

For Commercial Auto Policy:

- Registration info for each vehicle
- FEIN
- Vehicle Usage
- Radius of Operation
- Current Driver List

For Commercial Auto Policy:
• Dec pages for underlying requested not insured with Great American (Carrier must have AM Best rating of "A" or better, minimum auto liability combined single limit – \$1,000,000/minimum Employers Liability limits – \$500,000/\$500,000/\$500,000)



Phone: 888-386-5701
Email submissions to: apps@pakprograms.com
Visit: www.pakprograms.com





BREWERY PAK SUPPLEMENTAL APPLICATION

Applicant/Insured Information

Applicant/Insured Name _____

Website _____

Main Contact _____ Title _____ Phone _____

Agency Name _____

Agency Contact _____ Phone _____

Federal Tax ID # _____ Year Established _____

Location Address _____

Total square footage of the building _____ Square footage occupied by you _____

If you are not the sole tenant, please describe other occupants _____

Owner's name(s) and background experience/information _____

Please provide a profit & loss statement and a balance sheet. If a new venture, please include proforma and business plan.

<u>Annual Revenue</u>	Current Year (Projected YE)	\$ _____
	Past Year	\$ _____
	Next Year (Projected)	\$ _____

Brewery Manufacturing Operations

Including wholesale sales to others only - distributors, other restaurants/bars/retailers provide separately for each brewery location

Beer – Bottles	\$ _____
Beer – Kegs	\$ _____
Beer – Cans	\$ _____

Restaurant/Tap Room Operations

Provide separately for each restaurant or tap room. Provide estimate of retail markup for beer sold from Restaurant/tap room.

	Consumed On Premises	Consumed Off Premises
Beer – Bottles	\$ _____	\$ _____
Approx Retail Markup	% _____	
Beer – Draft	\$ _____	\$ _____
Approx Retail Markup	% _____	
Beer – Cans	\$ _____	\$ _____
Approx Retail Markup	% _____	
Wine Sales	\$ _____	
Spirits Sales	\$ _____	
Beer of Other Sales	\$ _____	
Food & Non-Alc Drink Sales	\$ _____	\$ _____
Total Revenue	\$ _____	
Gifts/Merchandise (Non Alcoholic)	\$ _____	

Tap Room Hours of Operation _____ to _____ Days of the Week _____

Business Personal Property (Replacement Cost)

Do you own the building? Yes No Are you responsible for insuring the building? Yes No

Tenant Improvements & Betterments \$ _____

*Value of Brewing Equipment (bolted to the ground) \$ _____

*Value of Brewery Equipment (Not bolted to the ground, incl. forklifts, barrels, racking equip., etc.) \$ _____

Value of Raw Material on Hand (on average) \$ _____

Value of Inventory (aging in barrels or fully finished) \$ _____

Value of Other Property (desks, computers, other items not included above) \$ _____

Total Business Personal Property \$ _____

Leased Keg Value? _____ Owned Keg Value? _____

Do you hire others to transport your products? Yes No If Yes, please provide the Name of Company _____

Does the company assume liability for loss of goods during the shipping process? Yes No

Do you require certificate of liability insurance annually from this firm Yes No

Do you contract others to brew on your behalf? Yes No If Yes, please provide copy of written agreement

Do you produce or sell any other alcoholic beverages (cider, liquor, wine, etc)? Yes No

If Yes, please explain _____

Do you plan on conducting any special events in the upcoming twelve months? Yes No

If Yes, please provide date and description of events (if known) _____

Are brewery tours offered? Yes No If yes, please describe safety measures taken (waiver signed, employee led, if personal protective equipment is needed or issued). _____

Are all those that serve alcohol L.E.A.D. and/or Tips Certified for responsible alcohol service? Yes No

Describe age verification procedures _____

Has insured had any alcohol related claims in last 5 years? Yes No If yes, describe _____

Has insured been cited by Liquor Control Commission in last 5 years? If yes, describe _____

Do you batch test for quality control? Yes No

If a recall is necessary, do you keep the proper records to assist in a recall? (please briefly describe records kept, labeling process, etc) _____

Does the applicant feature any entertainment? Yes No

If yes, describe _____

Does the applicant ever employ bouncers, security or doorpersons? Yes No

Completed by _____ Date _____