

Welcome to PAK Programs®, your source for Craft Beverage Insurance Programs

PAK Programs specializes in providing insurance solutions to craft beverage manufacturers and distributors including wineries and vineyards, breweries, mead producers, wine and liquor retailers, cideries, distilleries, and importers & distributors, from startups to the largest in the country.



Wineries

Target: Wine Production, Vineyards, Wine Production for Others, Alternating Proprietorships, Custom Crush, Wine Storage, Tasting Rooms, Beverage Shops, Restaurants, Special Events, Catering, Lodging and Farm Property.



Breweries

Target: Beer Production, Beer Production for Others, Beer Storage, Barrel Aging Programs, Taprooms, Brewpubs, Gastropubs, Restaurants, Special Events, Beer Stores, Lodging, Farm and Bonds.



Liquor Stores

Target: Liquor & Wine Stores, Craft Beer Stores, Tasting Rooms, Warehouses, Online Retailers, Wine & Beer Tasting Rooms, Special Events and Bonds.



Cideries

Target: Cider Production, Cider Production for Others, Tasting rooms, Restaurants, Farm & Orchards, Special Events, Bonds, Retail Sales, Catering and Lodging.



Distilleries

Minimum Guidelines: Values under \$5,000,000 per location; rural environment; free standing building (i.e. distillery is sole occupant) with at least 15 feet separation from neighboring buildings; explosion proof electric connections (outlets / switches) and pumps within a 10' radius around still; appropriate ventilation system, and barrel storage separate from still room.



Meaderies

Target: Mead Production for you and Others, Mead Storage, Barrel Aging Programs, Alternating Proprietorships, Tasting Rooms, Beverage Shops and Restaurants.

Program Features

- Available exclusively through independent insurance agents and brokers
- Offering all lines of coverage
- Available in 42 U.S. states
- Underwritten by Great American Insurance Company since 1996
- Dedicated claims team in place since 2000

Resource Highlights

- Proprietary Drone Technology - iRAD (Insurance Risk Assessment Drone) assesses and reduces property risks to ensure wineries, breweries and cideries are properly covered BEFORE claims occur. iRAD identifies unscheduled property to include in the insurance policy and helps mitigate wildfire risk of property and surrounding area.
- Thermal imaging inspections of building & equipment electrical systems
- Training for responsible serving of alcohol
- Wide variety of safety training sessions
- CyberScout portal with online risk management tools



For more info

☎ 888-386-5701 ✉ info@pakprograms.com 🌐 pakprograms.com
Underwriting Office: Three Wing Drive | Cedar Knolls, NJ 07927
Sales Office: 1255 Treat Blvd, Suite 810 | Walnut Creek, CA 94597

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