



Beverage Manufacturing

With SECURA, you get trade-specific insurance tailored to your needs. Our beverage manufacturing coverages are designed specifically for your unique business. You'll find our people truly care and enjoy helping you.



Coverage features

Beverage Manufacturing Coverage Endorsement

- Contingent Transit\$25,000
- Contract Cancellation Expense\$25,000
- Contract Penalty Costs:
 - Per claim.....\$25,000
 - Aggregate.....\$50,000
- Business Personal Property Deferred Payments.....\$50,000
- Harvested Grapes or Crops.....\$50,000
- Key Employee Replacement Expense.....\$50,000
- Trellises or Unharvested Crops\$25,000
- ValuationIncluded
- Broadened Business Income
 - Including food contamination, off premises special event cancellation, water boil order, and processing water loss expense\$50,000
- Beverage Tank Collapse.....Included

Tank Leakage

Sublimits available up to \$1,000,000

Product Contamination

Sublimits available up to \$1,000,000

Optional coverages

- Product Recall Expense with Additional Covered Expense
- Employee Benefits Liability
- Employment Practices Liability
- Commercial Umbrella Liability
- Liquor Liability
- General Liability WRAP – Broader general liability protection with increased limits for supplementary payments, automatic additional insured status for certain eligible persons or entities, and more
- Business Auto WRAP – Greater coverage for your business automobile, plus it saves you money by including a number of valuable coverage extensions in one form

Manufacturer WRAP

Flex Coverages

Our Flex Coverage Limits reduce your worry about having enough coverage. At the time of loss, apply your limit of \$125,000 to any combination of the six coverages below:

- Debris Removal
- Electronic Data
- Fine Arts at Described Premises
- Fire Extinguisher Recharge
- Personal Property of Others (excluding employee tools)
- Public Safety Service Charges

Coverage Features

Key coverages for the Manufacturer WRAP include:

- Brand and Label Removal.....\$25,000
- Employee Theft.....\$10,000

Ordinance or Law

- Undamaged Portion BuildingIncluded in Building Limit
- Tenant Improvements and BettermentsIncluded in BPP Limit
- Demolition Cost Coverage and Increased Cost of Construction combined..... \$100,000
- Increased Period of Restoration.....Included in Broadened Business Income

Money And Securities

- Inside.....\$10,000
- Outside.....\$10,000

Personal Property Away From Premises

- At any Fair, Trade Show, or Exhibition..... \$15,000
- Care, Custody, or Control of a Salesperson.....\$10,000
- Pollutant Cleanup and Removal\$25,000
- Valuable Papers and Records (other than electronic data)
 - On premises\$25,000
 - Off premises.....\$5,000

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.

Protection designed for you.



Beverage Manufacturing

Manufacturer WRAP Summary of Coverages

Manufacturer Trade Coverages

- Brand and Label Removal.....\$25,000
- Broadened Business Income
 - Contingent Cargo Income.....\$25,000
 - Broadened Business (Income Including Civil Authority, Lost Lease Protection, and Dependent/Secondary Property Income).....\$100,000
- Customer Property Away From Premises
 - In Transit (any vehicle).....\$25,000
 - Care, Custody, or Control of your Subcontractor.....\$25,000

Dies, Patterns, Molds, and Forms

- (Theft Limitation) Including Customers.....\$50,000
- Employee Tools
 - Per Employee.....\$1,000
 - Aggregate.....\$10,000
- Patent Infringement Expense Reimbursement.....\$2,500
- Precious Metals.....\$10,000
- Personal Property Away From Premises
 - Non-Owned Location.....\$25,000
 - In Transit (any vehicle).....\$50,000

Flex Coverage Extensions

- Flex Coverage Limit of Insurance.....\$125,000
- Applies to the Following Coverage Options:
 - Debris Removal
 - Electronic Data
 - Fine Arts at Described Premises
 - Fire Extinguisher Recharge
 - Personal Property of Others (excluding employee tools)
 - Public Safety Service Charges

Coverage Features

- Accounts Receivable (other than electronic data)
 - On Premises.....\$25,000
 - Off Premises.....\$5,000
- Additional Covered Property.....\$50,000
 - Broadened Premises.....1,000 feet
- Business Personal Property On Structures Or In Portable Storage Units.....Included in BPP Limit
- Business Personal Property Seasonal Increase.....25% or \$100,000 (whichever is less)
- Computer and Funds Transfer Fraud.....\$5,000
- Employee Theft.....\$10,000
- Forgery or Alteration.....\$25,000
- Landlord Furnishings.....Included in Building Limit
- Lock Replacement Due to Theft of Keys or Transmitters.....\$1,000
- Money And Securities
 - Inside.....\$10,000
 - Outside.....\$10,000
- Money Orders And Counterfeit Money.....\$5,000
- Newly Acquired or Constructed Property (Building, Your Business Personal Property, Broadened Business Income, and Flex Coverage Extensions combined).....\$1,500,000
- Ordinance Or Law
 - Undamaged Portion Building.....Included in Building Limit
 - Tenant Improvements and Betterments.....Included in BPP Limit

- Demolition Cost Coverage and Increased Cost of Construction combined.....\$100,000
- Increased Period of Restoration.....Included in Broadened Business Income
- Outdoor Property
 - Trees, Shrubs, and Plants.....\$10,000 (limited to \$1,000 per tree, shrub, or plant)
 - Fences and Antennas.....\$10,000
- Outdoor Signs.....\$10,000 per sign
- Personal Effects (excluding employee tools).....\$10,000
- Personal Property Away From Premises
 - At any Fair, Trade Show, or Exhibition.....\$15,000
 - Care, Custody, or Control of a Salesperson.....\$10,000
- Photographic Or Scientific Instrument Lenses.....Included in BPP Limit
- Pollutant Clean-Up and Removal.....\$25,000
- Tenant Building — Required By Lease.....\$10,000
- Tenant Glass Breakage.....\$50,000
- Theft of Building Materials.....\$50,000
- Unscheduled Structures.....Building Limit or \$25,000 (whichever is less)
- Valuable Papers and Records (other than electronic data)
 - On Premises.....\$25,000
 - Off Premises.....\$5,000

Claim-Friendly Support

- Coinsurance Waiver on Losses Under \$10,000.....Included
- Covered Crime Reward.....\$5,000
- Removal of Property to Prevent a Loss.....\$1,000

Deductible Provisions

- Selected Coverage Deductible.....\$500
- Regardless of the amount of the Deductible for Covered Property, the most we will deduct in any one occurrence is \$500 for the following selected coverages provided by this policy:
 - Electronic Data
 - Fine Arts at Described Premises
 - Personal Property of Others
 - Accounts Receivable (other than electronic data)
 - Computer and Funds Transfer Fraud
 - Employee Theft
 - Forgery or Alteration
 - Tenant Glass Breakage
 - Money And Securities
 - Money Orders and Counterfeit Money
 - Outdoor Property
 - Outdoor Signs
 - Personal Effects (excluding employee tools)
 - Valuable Papers and Records (other than electronic data)
- No deductible applies to the following additional coverages provided by this policy:
 - Patent Infringement Expense Reimbursement
 - Fire Extinguisher Recharge
 - Public Safety Service Charges
 - Broadened Business Income
 - Lock Replacement Due To Theft of Keys or Transmitters
 - Covered Crime Reward
- The deductibles as shown in the policy apply to all remaining coverages.

Protection designed for you.

