

Craft Beverage Program for Commercial Package Policies

Insuring Peace of Mind with Donegal

No doubt it has taken you a great deal of time and effort to build your microbrew pub or distillery business. That's why Donegal has created a special program for microbrew pub and distillery owners.

You have a successful business that you can be proud of. Donegal wants to make sure you get insurance coverage at a cost that gives you value for your money. At Donegal, we are "There When It Matters Most."

With this in mind, we've designed an insurance program for microbrew pub and distillery owners, which is an expansion of our restaurant program.

Microbrew pub restaurants and distilleries can be eligible if they produce less than 15,000 barrels annually and distilleries can be eligible if they produce less than 50,000 gallons annually. Additional requirements apply.

Coverage to Meet Your Needs

Donegal offers our Craft Beverage Silver Series Coverage Enhancement endorsements, which provide unique coverage needs for microbrew pub restaurants and distilleries, including:

- ▶ Tank Collapse
- ▶ Beverage Product Leakage
- ▶ Contamination and Adulteration
- ▶ Contract Penalties
- ▶ Key Employee Replacement Expenses
- ▶ Processing Water Loss – Extra Expense
- ▶ Spoilage
- ▶ Craft Beverage Market Value

Craft Beverage Silver Series Enhancement Endorsement

Coverage	Limit of Insurance
Expanded Building Coverage (Including Brewery Equipment)	Included in applicable Building Limit of Insurance
Tank Collapse	Included in applicable Building Limit of Insurance
Beverage Product Leakage	\$50,000
Contamination	\$50,000
Contract Penalties	\$5,000
Key Employee Replacement Expenses	\$50,000
Processing Water Loss – Extra Expense	\$50,000
Outdoor Property	
Outdoor Trees, Shrubs, Plants, Vines or Trellis	\$10,000
Radio and Television Antennas	\$10,000
Outdoor Fences	\$10,000
Outdoor Signs	\$10,000
Outdoor Light Posts	\$10,000
Spoilage	\$50,000
Spoilage In Transit	\$25,000
Craft Beverage Market Value	Included in applicable Your Business Personal Property Limit of Insurance



Craft Beverage Silver Series Property Enhancement Endorsement

Coverage	Limit of Insurance
Accounts Receivable Coverage Extension	\$100,000
Appurtenant Structures	\$25,000
Arson, Theft and Vandalism Reward Additional Coverage	\$10,000
Broadened Building Coverage	Included in applicable Building Limit of Insurance
Broadened Debris Removal Additional Coverage	\$50,000
Broadened Fire Department Service Charge Additional Coverage	\$5,000
Broadened Newly Acquired or Constructed Property Coverage Extension - Building	\$500,000
Broadened Newly Acquired or Constructed Property Coverage Extension – Your Business Personal Property	\$250,000
Broadened Personal Effects and Property of Others Coverage Extension	\$25,000 <i>Optional Limits Available</i>
Broadened Personal Property In Transit Additional Coverage Extension	\$25,000 Per Occurrence \$25,000 Policy Year
Broadened Pollutant Clean Up and Removal Additional Coverage	\$25,000
Broadened Preservation of Property Additional Coverage (60 days)	Included in applicable Building and/or Your Business Personal Property Limit of Insurance
Broadened Property Off-Premises Coverage Extension	\$50,000
Building Ordinance or Law Additional Coverage – Loss to the Undamaged Portion of the Building	Included in applicable Building Limit of Insurance
Building Ordinance or Law Additional Coverage – Demolition Cost and Increased Cost of Construction	\$200,000
Building Ordinance Or Law –Demolition Cost and Increased Cost of Construction - Tenants Improvements And Betterments	\$25,000
Building Ordinance Or Law Coverage- Increased Period Of Restoration	\$50,000
Business Income and Extra Expense	\$50,000 <i>Optional Limits Available</i>
Business Income and Extra Expense Additional Coverage – Alterations and New Buildings Extension	Included in Business Income and Extra Expense Limit of Insurance
Business Income Additional Coverage – Business Income From Dependent Properties	Included in Business Income and Extra Expense Limit of Insurance
Business Income and Extra Expense Additional Coverage – Civil Authority Extension (3 weeks)	Included in Business Income and Extra Expense Limit of Insurance
Business Income and Extra Expense Additional Coverage – Extended Business Income (180 days)	Included in Business Income and Extra Expense Limit of Insurance
Business Income and Extra Expense Additional Coverage – Newly Acquired Properties Extension	Included in Business Income and Extra Expense Limit of Insurance
Business Income and Extra Expense Additional Coverage – Pollutant Clean Up and Removal	\$25,000
Business Income Additional Coverage – Property In Transit	\$25,000
Business Income and Extra Expense Additional Coverage – Utility Services – Time Element	\$25,000
Business Income and Extra Expense Additional Coverage – Water Backup of Sewers, Drains or Sumps	\$50,000
Business Personal Property Limit – Seasonal Increase	10% of the applicable Your Business Personal Property Limit of Insurance <i>Optional Limits Available</i>
Computer, Electronic Data and Media	\$75,000 <i>Optional Limits Available</i>
Credit Card Slips	\$5,000
Employee Theft Additional Coverage (including coverage for welfare and pension plans that are subject to ERISA)	\$25,000 <i>Optional Limits Available</i>
Equipment Breakdown Coverage	Included Refer to Endorsement CPD-920
Fine Arts Coverage Extension	\$25,000
Fire Extinguishing Equipment Recharge Additional Coverage	\$5,000



Craft Beverage Silver Series Property Enhancement Endorsement, Cont'd.

Coverage	Limit of Insurance
Forgery or Alteration	\$25,000
Foundations Coverage	Included in applicable Building Limit of Insurance
Inside The Premises – Robbery Or Safe Burglary Of Other Property	\$25,000
Inventory and Appraisals Additional Coverage	\$25,000
Lock and Key Replacement Additional Coverage	\$1,000 Per Occurrence \$5,000 Policy Year
Mobile Equipment	\$25,000
Money and Securities Additional Coverage – Inside the Premises	\$25,000
Money and Securities Additional Coverage – Outside the Premises	\$25,000
Non-Owned Detached Trailers	\$10,000
Personal Property At Exhibition Coverage Extension	\$10,000 <i>Optional Limits Available</i>
Premises Boundary – Broadened to 1,000 Feet	Included in applicable Building and/or Your Business Personal Property Limit of Insurance
Personal Property of Others – Replacement Cost Valuation	Included in applicable Personal Property of Other Limit of Insurance
Tenant Glass Additional Coverage	\$10,000
Tenant Lease Assessment	\$5,000
Tenant Leasehold Improvements	\$25,000
Theft Loss to Building	Included in applicable Your Business Personal Property Limit of Insurance
Utility Services – Direct Damage	\$25,000
Valuable Papers and Records Coverage Extension	\$50,000 <i>Optional Limits Available</i>
Voluntary Parting	\$10,000
Water Backup of Sewers, Drains or Sumps Additional Coverage	\$50,000

Equipment Breakdown Coverage

Coverage	Limit of Insurance
Equipment Breakdown Limit	Included in applicable Building or Your Business Personal Property Limit of Insurance
Business Income	Included in applicable Business Income Limit of Insurance
Extra Expense	Included in applicable Extra Expense Limit of Insurance
Expediting Expenses	\$50,000
Hazardous Substances	\$50,000
Spoilage	\$50,000
Data Restoration	\$50,000
Service Interruption	Included in the applicable Business Income, Extra Expense or Spoilage Limit of Insurance

The above reference to coverage refers to coverage highlights only. The actual policy coverage contains exclusions, conditions and limitations, which may affect coverage. Please refer to the applicable Craft Beverage Coverage forms (CPD-914, CPD-915 & CPD-920).

Your agent is an insurance professional able to give you complete information on Commercial Insurance and other products. So call today for a free insurance consultation.

This material is designed to provide a simplified description of the Craft Beverage Silver Series for Commercial Property Policies. It gives only a general description of some of the coverages available. The actual coverage provided is governed by the language of the insurance policy issued to you. Additionally, the coverages described in this brochure may vary based on customer request or statutory requirements. Your agent can offer you professional advice and answer any questions you may have before you buy.

