

## Craft Brewery Insurance Program

Brown & Brown Empire State has worked on a national level with Craft Breweries. Our experience and knowledge shows that Workers Compensation coverage has been underserved by insurance carriers and not a priority focus for the growing Craft Brewery Industry

That has now changed, our Workers' Compensation product is unmatched by other agencies. Brown & Brown Empire State offer competitive rating tiers, a focus on workplace safety, proactive claims management and a **dividend option**.

***This is not a safety group.*** Pricing and services are based on your individual needs and performance.

### Workers' Compensation Benefits include:

- **Rating based on your individual performance**
  - Rating tiers that generate up-front savings
  - Issued by AM Best A++ rated carrier
  - Dividend based on individual experience and not the performance of the group
- **Employee Safety and Loss Control Services**
  - Risk analysis assessments
  - Loss awareness training; program development
  - Regulatory compliance assistance
  - Safety Resources video, newsletters, etc.
- **Superior Claims management oversight**
  - Our claims support team act as an advocate on behalf of our clients to ensure proactive claims management.
- **Craft Brewery Commercial Package Policy**
  - Blanket property
  - Spoilage and Contamination
  - Tank collapse and leakage
  - Liquor Legal Liability
  - Products Withdraw Expense
  - Equipment Breakdown
  - Beer in Transit
  - Loss of Income and Extra Expense
  - Special Events
  - Catering

---

**David Wallace** | Dairy Division Practice Leader  
Email: [dwallace@bbempirestate.com](mailto:dwallace@bbempirestate.com)  
(p) 315-474-3374 ext. 513  
500 Plum Street | Suite 200 | Syracuse, NY 13204

*Brown & Brown Empire State is an Allied Member of the NYSBA and has exclusive access to a unique Worker's Compensation product for Farm and Micro Breweries. Our market offers competitive rating tiers, a focus on employee safety, excellent claims management service and a **dividend option**.*