



March 29, 2016

CRAFT BREWERY BOP PROGRAM INTRODUCED IN DE, MD & OH

BACKGROUND

In response to the burgeoning craft brewery industry, MSO® is adding a Craft Brewery BOP Program to its portfolio of specialty products. Designed for the micro- or nano-brewery exposure, this program is tailored for breweries producing 15,000 or less barrels of craft beer annually. A stand-alone Craft Brewery BOP Policy, Declarations Supplement, and Manual Supplement have been designed.

HIGHLIGHTS

Craft Brewery BOP Policy - BU 04 57 (11 15)

- **Food Contamination Shutdown Coverage** – \$50,000 of coverage is provided for loss of income resulting from a shutdown by a health or governmental agency due to food contamination. \$5,000 is provided for cleaning, replacement of goods, advertising fees, and medical care for afflicted customers.
- **Lock Replacement Coverage** – \$5,000 of coverage is provided to repair or replace locks resulting from loss or theft of door keys.
- **Incidental Alcoholic Beverage Coverage** – Coverage for on premises tasting of crafts beers is provided subject to certain limitations..
- **Increased Limits** - Increased limits from what is available in the typical BOP policy include:
 - **Accounts Receivable** - \$25,000
 - **Consequent Loss** - \$5,000 for Utility Services; \$2,000 for Mechanical Breakdown
 - **Employee Dishonesty** - \$10,000
 - **Outdoor Signs and Satellite Dishes** - \$5,000

Declarations Supplement

The Declarations Supplement is BU 04 58 (11 15) Craft Brewery.

The Declarations Supplement displays basic limits, revised limits and any specific deductibles.

Manual Supplement

The manual supplement for Craft Breweries displays the coverages, limits and options available as well as the rating procedures. Unless specifically addressed in the Craft Brewery BOP Manual Supplement, the rates & rules in the applicable Businessowners Manual apply.

STAT CODE

Use the following Stat Code:
Craft Breweries - at

EFFECTIVE DATE	Effective immediately.
DISTRIBUTION	The Coverage endorsements, Declarations Supplements and Manual Supplement will be added to the CD-ROM. Affiliated companies will be able to access this through our website: http://www.msonet.com .
OTHER MSO ACTION	The program has also been approved in AR, DE, IA, KS, KY, MI, MN, NE, NJ, NM, OR, PA, SD, TN, UT, and WI. It has been filed in CO, ID, MO, MT, OK, SC, and WY. The program will be filed in other states in the near future. We will announce the introduction of the program in other states as filings are approved.
COMPANY MODIFICATIONS	MSO is available to assist in modifying the new programs to meet individual company needs and to make any needed filings.
QUESTIONS	Contact Missy Krepps, CPCU, API at (800) 935-6900.