

## Craft Brewers and Cider Makers

**Enhanced Commissions  
for qualifying risks**

Our Exclusive Scheme is designed to understand the unique operations of the microbrewery trade.



### Employers Liability

Standard limit £10,000,000

### Public & Products Liability

Limits from £1,000,000 to  
£10,000,000

### Material Damage / Business Interruption

Up to £5,000,000 Per Location

## PRODUCT HIGHLIGHTS

- ✓ In-house underwriters ready to make immediate decisions
- ✓ Experienced Underwriting team
- ✓ Immediate quotations available
- ✓ 'A' Rated Lloyd's Security
- ✓ Broad Underwriting appetite

### Features & benefits

- Lloyd's Security
- Established Microbrewery product
- Specialist wording tailored to client requirements
- Wide underwriting appetite including non-standard construction buildings, taprooms and pubs, function rooms and events
- Risk transfer cascaded to broker
- Statement of fact basis
- Additional discounts for trade associations/ affiliations/ awards
- Block/ Book transfers considered
- All risks Basis

### Trade Specific Covers & Extensions

- Bursting of Bottles & Barrels
- Contamination of Yeast Cultures
- Essential Personnel
- Failure of Refrigeration Plant
- Malt, Hops, Speciality Grain and other ingredients at Third Party Premises
- Pollution of Water
- Stock at Exhibitions, Beer Festivals & Trade Fairs
- Stock Seasonal Increase
- Temperature change - damage to Beer Stock
- Trade Samples

### Optional Covers

- Fidelity Guarantee
- Personal Accident
- Directors & Officers Liability
- Commercial Legal Protection
- Cyber Liability

**An exclusive scheme only available via professional insurance  
brokers with an approved Thames Underwriting Agency**

## LET'S DO BUSINESS

Find out more at: [www.thamesunderwriting.com](http://www.thamesunderwriting.com)

Or contact our underwriters on 01702 713636 or [enquiries@thamesunderwriting.com](mailto:enquiries@thamesunderwriting.com)