

## RISK MANAGEMENT FOR CONTRACT BREWERS

**MHG** understands that as a Contract Brewer, your dream is to one day open up your own brewery. However, breweries don't build themselves over night and you may begin this journey by using an existing facility to brew product while raising funds and awareness for your brand. The pride put into your craft is no different than brewing from your own facility. Nevertheless, you face a unique set of risks that deserves the right set of coverage. With an insurance program tailored to your needs, we will ensure that you are well looked after and equipped with the right risk management tools to protect your business and your dream.

Challenges you face as a Contract Brewer include many risk factors. Some of these risks are readily managed through buying insurance (e.g. property, automobile, product liability risks) while some may be better served through managing risk outside of insurance (e.g. liquidity risk, competition risk, dependence on TBS).

For example:

- Due to legalities, you are not allowed to physically be involved in the brewing process (albeit you can certainly be present to advise and make decisions regarding your brews);
- Most breweries you contract for the brewing process will not take responsibility for sourcing ingredients, bottles, packaging, or coordinating your distribution;
- How you protect your intellectual property - your brand;
- You operate a brew house, restaurant, bar, and with that comes legal liability and host liquor liability.

Our organizations, in many ways, are similar. **MHG** has grown from a vision to one of the largest independently owned insurance brokers in Canada. Our focus in the beginning - as it remains today - is to create a commercial-focused brokerage that prides itself on integrity, ethics, and quality relationships with clients, suppliers, and employees. Our understanding of your specific business, and the path you choose to take to develop your business, enables us to tailor products that will specifically fit your needs as you grow.

### KEY EXPOSURES

- Supply Chain Interruption Insurance (Contracted Brewery)
  - Product Recall Insurance
- Branding & Trademarking
  - Reputational Harm (Consumer Trust)
- Host Liquor Liability
- Event Insurance
- Crisis Management

### RISK MANAGEMENT & INSURANCE TOOLS

- Authenticity in Your Broker & Insurer Partners
- Spoilage and Perishable Goods Coverage
- Key Man
- Excise Bonds
- Extra Expense Coverage
- Claims Handling



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