

RISK MANAGEMENT FOR CRAFT BREWERIES

PROTECTING YOUR CRAFT

MHG understands the attention to craftsmanship and dedication that goes into brewing a great tasting beer. Bodied full of care and tradition, your product deserves the right protection to ensure it's on the right track towards growth and profitability. Partnering with Northbridge Insurance®, a Canadian insurer who has a history and reputation for innovative commercial and specialty insurance solutions, we offer an insurance program tailored to your needs as a craft brewery. We will ensure that you are well looked after and equipped with the right risk management tools to protect your business.

Craft brewers face a host of unique challenges deriving from a wide range of risks. These challenges include those that are insurable and those better served through managing risk outside of insurance. Some areas of insurable challenges specific to you may include your distribution, protection of intellectual property (your brand), legal liability, and equipment reliability. Additionally, you can manage your business risks around product quality (i.e. through microbial food processors errors/omissions, or spoilage), the reliability of your contract brewer, your exposure to physical losses or the myriad of other potential hazards that face you every day. Our understanding of your challenges enables us to tailor our product to the specific needs of individuals like you.

We understand that your business is important to you and that it faces unique challenges. This is why we will invest time into understanding your business first in order to help you reduce your total cost of risk, and ultimately build a better and stronger organization.

KEY EXPOSURES

- Quality & Supply of Stylized Hops & Grains
- Distribution
- Microbial Contamination; Waste & CO2 Management
- Off-premises Service (Power) Interruption
- Contingent exposures in Contract Brewing
- Branding & Trademarking
- Your Unique People & Your Investors
- Reputational Harm (Consumer Trust)

RISK MANAGEMENT & INSURANCE TOOLS

- Authenticity in Your Broker & Insurer Partners
- Supply Chain Management (Transit & Storage)
- Spoilage and Perishable Goods Coverage
- Key Man
- Excise Bonds
- Equipment Breakdown
- Extra Expense Coverage

