Brewery Insurance in Canada: Why One Policy Beats a Patchwork of Coverage

A guide for brokers placing brewery risk · Based on SPGC-B1030.2 (July 2026)

For a mid-sized brewery running a taproom with live entertainment, a single liquor liability claim tied to a forcible ejection or an on-premises altercation can quickly exceed the limits most standalone liquor endorsements were ever built for. SPG Canada's brewery program responds with **up to $5M per occurrence and $10M aggregate CGL, including Host Liquor**, in one policy, not a stack of separate ones bolted together.

How It Works

A modern brewery is rarely just a brewery. Add a tasting room, live entertainment, a busy bar, distribution, and a full events calendar, and the risk stops looking like a single exposure. It becomes four or five: property, liquor liability, equipment breakdown, product recall, and event-related crime and casualty, often sold separately by different markets, on different renewal dates, with different claims processes.

SPG Canada's brewery package takes the opposite approach: property, liability, equipment, and product exposures are underwritten together on one tailored form. One submission, one relationship underwriter, one renewal date, one place to send a claim, regardless of which part of the operation it touches.

Key Features

- Up to $5M per occurrence / $10M aggregate CGL, including Host Liquor
- Violent Attack (Lite) coverage up to $250,000
- Forcible ejection coverage up to the CGL limit
- Property coverage alongside liability, not as a separate placement
- Options for risks with live entertainment, dance floors, and bouncers
- Equipment breakdown, including production machinery
- On- and off-premises tasting event coverage
- Crime coverage
- Product recall to $250,000
- Legal expense
- Contingent business interruption (when BI is purchased)
- Restaurant recovery and contractual penalties
- Premises pollution and service interruption

The Enhanced Frill Package adds coverage for the smaller, more common losses breweries actually file, not just the catastrophic ones:

COVERAGE	LIMIT
Limits top-up clause	$50,000
Claims preparation costs	$100,000
Stock spoilage	$50,000

COVERAGE	LIMIT
Delayed shipment	$25,000
Contamination & infestation	$25,000
Contingent BI (when BI purchased)	$50,000 inside North America / $25,000 outside

Who This Is For

This program is built for the full spectrum of craft, not just one type of operation:

- Production breweries
- Microbreweries
- Brew-pubs
- Event-heavy taprooms with live entertainment and dancing
- Breweries with tasting rooms
- Risks with high on-premises liquor sales

Common Questions From Brokers

Does the liquor liability coverage extend to something like a forcible ejection turning into a claim?

Yes. Forcible ejection is covered up to the CGL limit, and Violent Attack (Lite) is covered separately up to $250,000, both relevant for taprooms running live entertainment or later hours.

What if the brewery ships product outside its home region and something goes wrong in transit?

Delayed shipment is covered to $25,000 under the Enhanced Frill Package, and contingent business interruption extends to $50,000 inside North America and $25,000 outside, when BI coverage is purchased.

Do tasting events need a separate policy?

No. On- and off-premises tasting events are covered under the same program, they don't require a separate events policy layered on top.

Why This Matters

Canada's craft brewing sector has grown well past the "brew in the back, pour at the counter" model. Tasting rooms, ticketed events, food service, and retail distribution are now standard parts of the business for many breweries, which means the risk profile has grown with it. A policy built only around production and property misses the liquor liability and entertainment exposure that now sits at the front of the building. SPG Canada's hospitality underwriting team prices this class daily, which is what allows a single form to actually reflect how these businesses operate today.

What Brokers Need to Submit

- Property values and location details for each premises
- Liquor sales as a percentage of total revenue
- Whether the location hosts live entertainment, dancing, or has bouncers on staff
- Frequency and type of on- and off-premises tasting events
- Production volume and whether distribution extends outside the home province
- Prior claims history, particularly anything liquor- or event-related
- Underwriting information for Equipment Breakdown Insurance (EBI), including number of tanks, PSI for each tank, and whether they are electric or steam

The Bottom Line

Brewery risk today is rarely a single exposure, and placing it as one usually means gaps somewhere between the property policy, the liquor endorsement, and whatever covers the tasting room calendar. SPG Canada's brewery program puts property, liability, equipment, and product coverage on one form, backed by a hospitality underwriting team that prices this class every day and an in-house claims team at Specialty Claims Canada for fast, direct decisions.

Send your submission to

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or contact your SPG Canada hospitality underwriter

Source: SPG Canada Brewery Insurance Brochure, SPGC-B1030.2 (July 2026). Draft article for review, submission requirements and exclusion notes should be confirmed with underwriting before publishing.