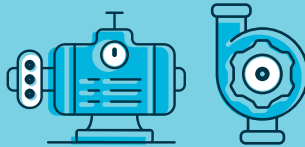


Equipment Breakdown Insurance: Microbrewery

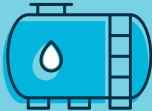
Equipment at risk



Pumps and Motors



Bottling Line



Tanks and Vessels



Refrigeration



Point of Sale

Equipment typically found at a Microbrewery:

- ▶ Brew kettles
- ▶ Mash tuns
- ▶ Fermenters
- ▶ Bottling, canning or kegging line
- ▶ Labeller with printer
- ▶ Keg or bottle washer
- ▶ Associated pumps and motors
- ▶ Refrigerators and refrigerated stock

Claim example

Brewing beer is a well known process which originated over 10,000 years ago. Water and grain are heated in kettle, then boiled with hops, the mixture is then cooled in another vessel, fermented using yeast, then carbonated and bottled for consumption.

The process is highly automated with pumps and conveyors moving the product through the brewing process and into packaged form ready for sale.

But what if something breaks down while the beer is being made?

KA Brewing, a boutique brewer with a turnover of around \$9m per year, discovered a faulty temperature gauge on their fermenter which had spoiled their recent batch of Chrome Dome IPA.

The spoiled batch was disposed of, the temperature gauge repaired and recalibrated, and brewing recommenced with all parts working correctly.

On advice from their insurance broker, KA Brewing put in a claim to their Equipment Breakdown insurer detailing all costs. Even though the cost of repair and recalibration of the temperature gauge was only \$750 (less than the \$1,000 excess), the SURA Equipment Breakdown policy covered the loss of goods in process and increased costs to clean the vessels in preparation for an additional brewing batch.

Loss summary

Machinery Breakdown	Below excess
Perishable Property	\$14,790
Increased Cost of Working	\$5,000
TOTAL	\$19,790

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