

# Food and Beverage Distributors/Processors



## You'll find we're hungry to write your profitable accounts.

The Nationwide® Northeast region team has welcomed food and beverage distributors to its book of business for many years, and recently we refined our underwriting appetite in efforts to grow this market segment even more. We have the sales and underwriting know-how to help our agency partners benefit from the significant revenue potential offered by this market by addressing the unique exposures related to food and beverage distribution.

### Desirable classes.

- Bakeries or bakery plants
- Beer, ale or malt liquor manufacturing
- Beverage bottlers
- Beverage distribution — nonalcoholic and beer
- Bottled water sales or distribution
- Candy or confectionery distribution or manufacturing
- Dairy products distribution or manufacturing
- Food or drink distributors
- Food products distribution
- Frozen food distributors
- Fruit or vegetable distributors
- Fruit or vegetable juice manufacturing
- Grocery distribution
- Ice dealers and distributors
- Meat, fish, poultry or seafood distributors
- Milk depots or dealers
- Snack food distributors (food or drink)
- Snack food manufacturing (potato chips, corn chips and similar snacks)
- Supermarkets
- Water bottling
- Wine and liquor distributors

### Products to serve the market.

- Harleysville CustomPak® (if eligible)
- Commercial Package Policy (CPP)
- Combination of Commercial Output Program (COP) and general liability policy
- Commercial automobile
- Workers' compensation\*
- Commercial umbrella

We will consider monoline parts of accounts that meet our guidelines and risk control provisions.

### Key coverage offerings.

- Liability limits up to \$5 million
- Product withdrawal expense coverage up to \$250,000
- Spoilage coverage up to \$1 million (with minimum \$5,000 deductible; back-up generators required)
- Off-premises power failure coverage up to \$1 million (with 72-hour deductible; back-up generators required)



# General underwriting guidelines/provisions.

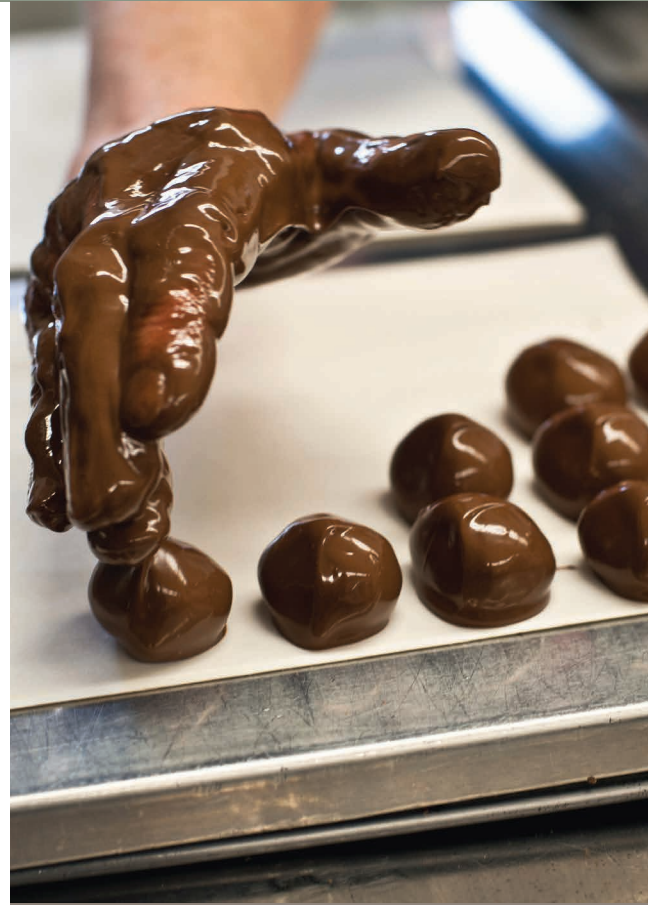
- Total annual receipts per building up to \$40 million; CustomPak up to \$15 million
- Total property values per building up to \$30 million (building, business personal property, electronic data processing, business interruption); CustomPak up to \$15 million
- Frame building construction is not eligible unless very incidental (outbuildings/secondary storage)
- Account must have been in business (continuous operations) at least three years
- Working Hazard Analysis and Critical Control Points (HACCP) program must be in place for designated classes
- Eligible risks have not been subject to a voluntary or involuntary recall in the past five years. We are more open to a small, proactive, voluntary recall (discuss with your underwriter)
- An effective workplace safety management program must be in place for workers' compensation consideration
- Imported products require underwriting referral
- Risk survey prior to binding is required for total property values greater than \$5 million at any one location
- Three year average losses of 40% or less against our quoted premium

## Sprinkler requirements

- Protection Class 9/10 is ineligible for property coverage unless the property is fully sprinklered
- A building with an ISO sprinkler grading of 70% or more is generally considered sprinklered
- Risks with 20,000 square feet or more may require a sprinkler system

## Ineligible operations

- All meat processing including beef, fish and pork, unless incidental to the operation
- Animal feed manufacturing
- Baby food manufacturing
- Dietary or medical supplements
- Farming/ranching exposures
- Food additives manufacturing
- Grain milling
- Oyster processing
- Poultry processing
- Rendering
- Seasonal operations
- Unpasteurized dairy products
- Unpasteurized fruit juice
- Vegetable oil manufacturing



## Ready to help you place the business

If you have any questions regarding our appetite for food and beverage distributors—or if you'd like sales assistance with new business opportunities—contact your Nationwide commercial lines territory manager or underwriter.

For submissions, we require the following:

- ACORD application
- Food and Beverage Distribution and Food Processing Supplemental Application: U-1065