



Use SIC Code: 2084 Wines, Brandy, and Brandy Spirits	Acceptable Answer & Instructions												
1. <table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; border-bottom: 1px solid black;">Acres of Vineyard</td> <td style="width: 25%; border-bottom: 1px solid black;">Annual # Visitors</td> <td style="width: 25%; border-bottom: 1px solid black;">Guest Room Revenue</td> <td style="width: 25%;"></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Annual Cases Produced</td> <td style="border-bottom: 1px solid black;">Annual Wine Consulting Revenue</td> <td></td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Annual Gallons Produced</td> <td style="border-bottom: 1px solid black;">Other Revenue (Please describe fully below)</td> <td></td> <td></td> </tr> </table>	Acres of Vineyard	Annual # Visitors	Guest Room Revenue		Annual Cases Produced	Annual Wine Consulting Revenue			Annual Gallons Produced	Other Revenue (Please describe fully below)			
Acres of Vineyard	Annual # Visitors	Guest Room Revenue											
Annual Cases Produced	Annual Wine Consulting Revenue												
Annual Gallons Produced	Other Revenue (Please describe fully below)												
2. Does the applicant have any of the following operations (please describe below): <table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td><input type="checkbox"/> Health/Beauty Spa</td> <td><input type="checkbox"/> Skiing</td> <td><input type="checkbox"/> Marina/Dock</td> <td><input type="checkbox"/> Watercraft / Jet Ski</td> </tr> <tr> <td><input type="checkbox"/> Equestrian</td> <td><input type="checkbox"/> Snowmobiling</td> <td><input type="checkbox"/> Hunting</td> <td><input type="checkbox"/> Shooting Skeet/Trap</td> </tr> <tr> <td><input type="checkbox"/> Tanning Beds</td> <td><input type="checkbox"/> Private Beach</td> <td><input type="checkbox"/> Golf Course</td> <td></td> </tr> </table>	<input type="checkbox"/> Health/Beauty Spa	<input type="checkbox"/> Skiing	<input type="checkbox"/> Marina/Dock	<input type="checkbox"/> Watercraft / Jet Ski	<input type="checkbox"/> Equestrian	<input type="checkbox"/> Snowmobiling	<input type="checkbox"/> Hunting	<input type="checkbox"/> Shooting Skeet/Trap	<input type="checkbox"/> Tanning Beds	<input type="checkbox"/> Private Beach	<input type="checkbox"/> Golf Course		Any of these exposures require a referral
<input type="checkbox"/> Health/Beauty Spa	<input type="checkbox"/> Skiing	<input type="checkbox"/> Marina/Dock	<input type="checkbox"/> Watercraft / Jet Ski										
<input type="checkbox"/> Equestrian	<input type="checkbox"/> Snowmobiling	<input type="checkbox"/> Hunting	<input type="checkbox"/> Shooting Skeet/Trap										
<input type="checkbox"/> Tanning Beds	<input type="checkbox"/> Private Beach	<input type="checkbox"/> Golf Course											
3. How many special events does the applicant host annually? Please describe below types & frequency of events hosted. <table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;"><input type="checkbox"/> 0-50 attendees</td> </tr> <tr> <td style="text-align: right;"><input type="checkbox"/> 51-100 attendees</td> </tr> <tr> <td style="text-align: right;"><input type="checkbox"/> 101-500 attendees</td> </tr> <tr> <td style="text-align: right;"><input type="checkbox"/> 500+ attendees</td> </tr> </table>	<input type="checkbox"/> 0-50 attendees	<input type="checkbox"/> 51-100 attendees	<input type="checkbox"/> 101-500 attendees	<input type="checkbox"/> 500+ attendees	Referral if: Any special events with 500+ attendees. More than 12 events with over 100 attendees.								
<input type="checkbox"/> 0-50 attendees													
<input type="checkbox"/> 51-100 attendees													
<input type="checkbox"/> 101-500 attendees													
<input type="checkbox"/> 500+ attendees													
4. Do any special events include fireworks, firearms or organized sports?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO												
5. Are all tours of the applicant's premises conducted by an employee and restricted to non-hazardous areas?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO												
6. Does the applicant receive certificates of insurance naming them as an additional insured from all 3rd party providers of goods and services?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO												
7. Does the applicant provide any transportation to the general public including shuttle services or on-site transport such as trams, hay wagons, etc.?	<input type="checkbox"/> YES <input checked="" type="checkbox"/>												
8. Does the applicant provide any transportation of employees?	<input type="checkbox"/> YES <input checked="" type="checkbox"/>												
PRODUCT QUALITY CONTROL													
9. Does the applicant have a written quality control program and testing at each stage of the wine making process?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO												
10. Does the applicant have a program to comply with all Federal and State labeling regulations?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO												
11. Is there a comprehensive written sanitation program in place?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO												
12. Does the applicant bottle wines for others? If "YES", how many cases are bottled for others annually?	<input type="checkbox"/> YES <input checked="" type="checkbox"/>												
Remarks (Attach additional remarks, if more space is required):													



TASTING ROOMS, RESTAURANT OPERATIONS & LIQUOR LIABILITY	
13. Total Revenue generated from the sale of liquor consumed on the applicant's premises:	\$
14. Total revenue generated from sale of liquor sold directly to the public at the applicant's premises but NOT consumed on the applicant's premises:	\$
15. Number of cases of wine annually consumed on the applicant's premises:	
16. Does the applicant have any locations in Alabama, Alaska, Washington DC or Vermont at which they sell or provide liquor directly to the public or 3rd parties?	<input type="checkbox"/> YES <input checked="" type="checkbox"/>
17. Does the applicant have any locations in Connecticut, Hawaii, Indiana, Iowa, Michigan, Montana, New Hampshire, New Mexico, New York, North Carolina, Oklahoma, Pennsylvania, Rhode Island, Texas, Washington or Wyoming at which they sell or provide liquor directly to the public or 3rd parties?	<input type="checkbox"/> YES <input checked="" type="checkbox"/>
18. Are all alcohol servers certified in a formal alcohol training course (e.g. TIPS, TAM, RAMP, BEST, etc.)?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
19. Does the applicant have a written policy for serving alcohol?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
20. Has the applicant ever been cited, fined or put on notice by any regulatory or law enforcement entity for liquor related violations?	<input type="checkbox"/> YES <input checked="" type="checkbox"/>
21. Does the applicant have written procedures to minimize food contamination and spoilage? (oven calibration, maintain records on temperature in coolers and freezers, label and date foods etc)	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
22. Does the applicant have any off-premises catering operations?	<input type="checkbox"/> YES <input checked="" type="checkbox"/>
23. Do all tasting rooms, restaurants, meeting and ball rooms have at least two (2) clearly marked means of egress for patrons?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
24. Do all locations meet fire safety codes including adequate fire suppression systems for cooking facilities?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
GUEST ROOMS / HOTEL EXPOSURE / EMPLOYEE QUARTERS	
25. Number of Guest Rooms (whether provided for a fee or not):	Referral if more than 10 rooms
26. Maximum number of employees housed in applicant provided Employee Quarters?	Referral if more than 20
27. Are any Guest Rooms or Employee Quarters located above the 3rd story?	<input type="checkbox"/> YES <input checked="" type="checkbox"/>
28. Do all Guest Rooms and Employee Quarters have hardwired smoke detectors?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
29. Do all Guest Rooms and Employee Quarters have at least two (2) clearly marked means of egress?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
Remarks (Attach additional remarks, if more space is required):	



- All underlying carriers must be rated A- VI or better by A.M. Best
- All policies must provide defense costs in addition to the limits (Defense Outside).
- All policies must have an Occurrence coverage trigger (does not apply to Employee Benefits Liability).
- No deductible or self-insured retention greater than \$10,000 is permitted on any General Liability, Foreign General Liability or Liquor liability policy.
- No policy may have a sub-limited coverage grant.
- No policy may have additional non-standard coverage grants from which losses may arise that would impair the underlying aggregate. Examples:
 - Pollution Liability coverage extended beyond standard ISO language (NP/TE etc)
 - Professional Liability coverage that shares the General Liability aggregate
 - Employment Practices Liability coverage
- All limits must be in U.S. dollars
- No policy may be scheduled that provides direct admitted coverage in a jurisdiction outside the United States, its territories and possessions.

APPROVED POLICY TYPES AND MINIMUM LIMITS

General Liability (including Foreign on a DIC/DIL basis)

\$1,000,000	Each Occurrence
\$2,000,000	General Aggregate (may include Prod/Comp Ops)
\$1,000,000	Products-Completed Operations Aggregate
\$1,000,000	Personal and Advertising Injury
\$1,000,000	Combined Single Limit (Hired & Non-Owned Auto coverage)

Automobile Liability (including Foreign on a DIC/DIL basis)

\$1,000,000	Combined Single Limit
-------------	-----------------------

Employers Liability (including Foreign on a DIC/DIL basis)

\$500,000	Bodily Injury by Accident – Per Accident Limit
\$500,000	Bodily Injury by Disease – Policy Limit
\$500,000	Bodily Injury by Disease – Each Employee Limit

Employee Benefits Liability (including Foreign on a DIC/DIL basis)

\$1,000,000	Each Occurrence
\$1,000,000	General Aggregate

Liquor Liability

\$1,000,000	Each Common Cause or Each Occurrence
\$1,000,000	General Aggregate

Personal Umbrella Liability*

\$1,000,000	Each Occurrence
\$1,000,000	General Aggregate

*may not be scheduled for applicants with:

- Drivers in the household under 25 year of age
- Drivers in the household with major moving violations
- Covered individuals who would be considered celebrities or public figures