

Wrong place, wrong time!

Be ready when life happens. These brewery and restaurant industry situations illustrate the variety of environmental exposures that could affect your customers!



A fermenter vessel at a brewery malfunctioned. The tank discharged a large volume of waste into a nearby stream, causing damage to many aquatic plants and fish. The local regulatory authority issued fines to the operator of the brewery for the unauthorized discharge. In addition, an environmental group filed property damage suits.



The insured purchased a yacht club facility that included a marina and a building that housed a restaurant, bar, boat shop, and other stores. Unbeknownst to the insured, the commercial freezer from the restaurant was leaking into the wall shared with the boat shop due to excessive condensation. An employee of the boat shop claimed that she had suffered bodily injury from alleged exposure to mold. The insured was faced with a civil lawsuit and the need to remediate the mold situation.



An old brewery had undergone several renovations throughout the years. Improper closure of an old fermentation tank and on-site surface impoundment had allowed gradual seepage into the groundwater. The contaminated groundwater was a central water supply for a neighboring community. Extensive groundwater remediation and emergency water supply for residents was required.



A restaurant owner purchased a property that seemed suitable for redevelopment. Prior to their purchase, the owner went through proper due diligence and conducted a Phase I site assessment. The Phase I did not note any known contamination onsite, but as the company began construction, they discovered petroleum contamination from an unknown heating oil tank. As a result, construction halted, and the company had to incur remediation expense.

Breweries and Restaurants Claims Scenarios



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The above claim scenarios are provided to illustrate the variety of potential environmental exposures faced by your clients. The facts of any situation which may actually arise and the terms, conditions, exclusions and limitations in any policy in effect at that time are unique. Thus no representation is made that any specific insurance coverage applies to the above claim scenarios. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and the DC and Great American E&S Insurance Company, an OH domiciled surplus lines insurer eligible to underwrite surplus lines insurance in all 50 states and the DC. This is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale or purchase thereof would be unlawful. © 2023 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 4190-ENV (06/23)

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