

Brewery Risk Management Checklist

Property/Crime

Does the survey address the following:

1. Fire protection?
2. Smoking restrictions?
3. Interior and exterior housekeeping?
4. Age and condition of machinery?
5. Amount of alcohol on premises?
6. Does the wiring and electrical equipment appear to be in good condition, is over-current protection provided, and is there use of explosion-proof fixtures?
7. Quality of ventilation system?
8. Presence of analytical laboratory, ovens, Bunsen burners, chemicals?
9. Refueling and maintenance garage away from production facilities and use of approved safety containers for flammable liquids and dirty rags?
10. Does plant have dust-collecting system that discharges to the outside?
11. How often is distilling apparatus examined for leaks?
12. Method of heating brew kettles?
13. Type of refrigerants used?
14. Grain storage and handling?
15. Are all ammonia leaks investigated?
16. Are compressed gases, pressurized cans of propane, or other combustibles stored away from ignition source in a separate fire division?
17. Storage of packing materials cases and cartons with adequate aisle space and clearance cut-off from manufacturing area?
18. How are machine oil and cleaning solvents stored?
19. Is the local fire department aware that flammable liquids are on the premises?
20. Are grounds fenced and external security night lighting?
21. Pre-employment reference checks?
22. Inventory control?

General Liability

Does the survey address the following:

1. Condition of walkways, parking area, etc., and are there provisions for snow and ice removal?
2. Separation of work areas from offices or delivery areas?
3. Presence of hospitality room, snack shop, gift shop?
4. Adequacy of indoor and outdoor lighting, exits properly marked, lighted, and free of obstructions?
5. How often does the policyholder give tours; are there enclosed observation windows, size of group, and ratio of visitors to guides?
6. Policy for sponsoring events and donating beer?
7. Presence of railroad sidetrack safeguards taken to protect the public, including barriers?
8. Where is water obtained that is used in the brewing process; is it filtered before being added to the mash tun; and how is water supply tested?
9. Are warning labels reviewed by the policyholder's attorney?
10. Does the policyholder sell brewer's yeast?
11. Is there a quality control program, and are batch test records maintained?
12. Temperature of soaker solutions and the sterility of rinse water carefully controlled?
13. How are kegs stored and sterility maintained?
14. Is an expiration date put on the product and incoming stock inspected for damage?
15. Strict supervision and control of visitors in hospitality room?