



CideryPlus

CideryPlus is a best-in-class property & liability insurance program focusing on cideries. We are fully committed to our clients with financial stability, niche-specific coverage and preferred pricing. This value extends to tailored risk control services and dedicated claims handling. CideryPlus is your safe and trusted property & liability insurance solution.

Coverage Summary

Buildings, Business Personal Property & Stock

- Blanket policy limit (described premises)
- Replacement cost (buildings, business personal property); and market price or agreed value (stock)
- No coinsurance penalty
- Cider contamination & leakage

Mobile Equipment

- Blanket limit
- Actual Cash Value

Coverage Extensions

Separate blanket limit:

- Business income
- Extended business income
- Extra expense
- Civil authority
- Contingent transit coverage
- Tenants leasehold interest
- Electronic data
- Preservation of property

Property in Transit

Separate sublimit:

- Market & agreed value options (stock)
- Replacement cost (business personal property)
- Non-reporting

Cider Leakage

- Separate sublimit
- Market & agreed value options

NOTABLE EXCLUSIONS

- Faulty or inadequate Workmanship
- Damage to Stock during Manufacturing or Processing Operations
- Unfitness of Product, including raw Stock

COVERED PROPERTY

- Buildings including:
- Completed additions
- Fixtures, including outdoor fixtures
- Permanently installed equipment
- Permanent storage tanks
- Light standards
- Fences
- Patios and paved surfaces
- Signs
- Trellis and vines
- Underground caves
- Well-housings
- Personal property owned by you that is used to maintain your scheduled buildings
- Additions under construction including materials, equipment and supplies

Business Personal Property including:

- Property you own that is used in your business
- Furniture and fixtures
- Cidery machinery and equipment
- Tenant improvements and betterments
- Leased personal property for which you have a contractual responsibility to insure

Stock including:

- Picked or crushed raw material in the state in which you receive it for conversion to cider
- Cider that has undergone any aging, seasoning, mechanical or other process of manufacture but is not finished goods
- Cider in cooperage
- Bottled wine
- Finished goods held in storage or for sale
- Stock of others in your care, custody and control, but only if scheduled on the Statement of Values on file with us
- Packing and shipping supplies

About CideryPlus

CideryPlus is a specialty property & liability insurance program providing comprehensive value to the craft cider industry. Our program is underwritten by an AM Best Rated 'AVX' carrier and distributed exclusively through hand-selected insurance brokers. These brokers specialize in, and are dedicated to, your passion and profession. Equally important, our broker partners are committed professionals who formulate insurance solutions that blend affordability, customization and stability. We invite you to consider the advantages of CideryPlus.

For more information, please contact Tami Norberry at Bidwell Insurance Agency.



Tami Norberry, Authorized Representative:
(530) 894-1096

Bidwell
INSURANCE AGENCY, INC.

Tami Norberry
tami@bidwellinsurance.com
Office: (530) 894-1096

500 Wall Street, Chico CA 95928
www.bidwellinsurance.com

License #0D79692

CideryPlus Program Manager:

Alteris Insurance Services Inc. / Agency License #0H94714
101 California Street, Suite 2800 / San Francisco California 94111
415 901 2566 / www.alterisus.com

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