



Taproom Risk Checklist

What breweries, taprooms, and distilleries must control to prevent claims, premium spikes, and shutdowns

Reality check: Most claims in craft beverage don't come from the beer. They come from people, property, and poor documentation.

Use this checklist to see where your operation is exposed—and where risk can be tightened fast.

Premises & Guest Safety

- Floors, stairs, and entryways inspected daily
- Wet-floor and weather signage used consistently
- Lighting adequate in taproom, restrooms, and exterior areas
- Furniture, railings, and fixtures secured and maintained
- Outdoor seating and event areas reviewed for trip hazards

Why it matters: Slip-and-fall claims are the #1 loss driver for taprooms.

Liquor & Service Liability

- Staff trained on responsible service protocols
- Clear procedures for refusing service
- Incident escalation process for intoxicated guests
- Event service rules documented (private parties, tastings, festivals)

Why it matters: One overservice incident can impact renewals for years.

Employees & Workers' Compensation

- Job roles clearly defined (production vs. taproom vs. events)
- Workers' comp classifications accurate
- Injury reporting procedures documented
- Safety training logged and updated

Why it matters: Misclassified staff = denied claims + audits.



Equipment & Production Risk

- Brewing and distilling equipment maintained and logged
- CO₂ monitoring and ventilation controls in place
- Hot work and chemical handling procedures documented
- Equipment breakdown exposure evaluated

Why it matters: Equipment failure often leads to shutdown—not just repairs.

Property & Business Interruption

- Property limits reflect true replacement cost
- Fire suppression systems inspected and documented
- Water damage prevention measures in place
- Business interruption coverage reviewed for downtime scenarios

Why it matters: Lost revenue often exceeds physical damage.

Cyber, POS & Payment Risk

- POS systems secured and updated
- Guest Wi-Fi separated from business systems
- Data breach response plan identified
- Cyber liability coverage evaluated

Why it matters: Taprooms are high-transaction targets.

Vendors, Events & Contracts

- Vendor COIs collected and verified
- Additional insured status tracked
- Event contracts reviewed for liability transfer
- Food trucks, entertainers, and pop-ups properly insured

Why it matters: If vendors aren't insured correctly, you absorb their risk.



Claims & Incident Documentation

- Incident report forms available on-site
- Staff trained on what to document (and what not to say)
- Photos/video captured when incidents occur
- Claims reported promptly

Why it matters: Poor documentation turns small incidents into big losses.

Taproom Risk Scorecard

- **0–6 checked:** High exposure
- **7–12 checked:** Insurable, but premium pressure
- **13–18 checked:** Well-managed operation
- **19+:** Underwriter-friendly taproom

Craft is intentional.

Your risk management should be too.

If you didn't confidently check every box, that doesn't mean you're failing—it means there's room to tighten risk, stabilize premiums, and protect growth.