

TEMPERING, ENROBING AND COOLING

Failed tempering can delay seasonal orders.

You temper, enrobe and cool chocolate for seasonal sales. Label errors, machinery failures and temperature-sensitive stock need separate accepted machinery, property and product terms.

RISKS WORTH DISCUSSING

- 01 Allergen cross-contact labeling errors
- 02 Tempering machine operational failure
- 03 Production line worker burns

Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



Commercial property

Insured production assets and stock after covered damage.



Products liability

Covered resulting harm from supplied confectionery products.



Workers compensation

Work-injury benefits for eligible confectionery employees.



Equipment breakdown

Covered internal failures of accepted tempering or cooling gear.



Umbrella liability

Extra limits above expressly covered underlying liabilities.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



SCAN TO

**Read the full
guide**

800-777-1872

TheSouthernAgency.com