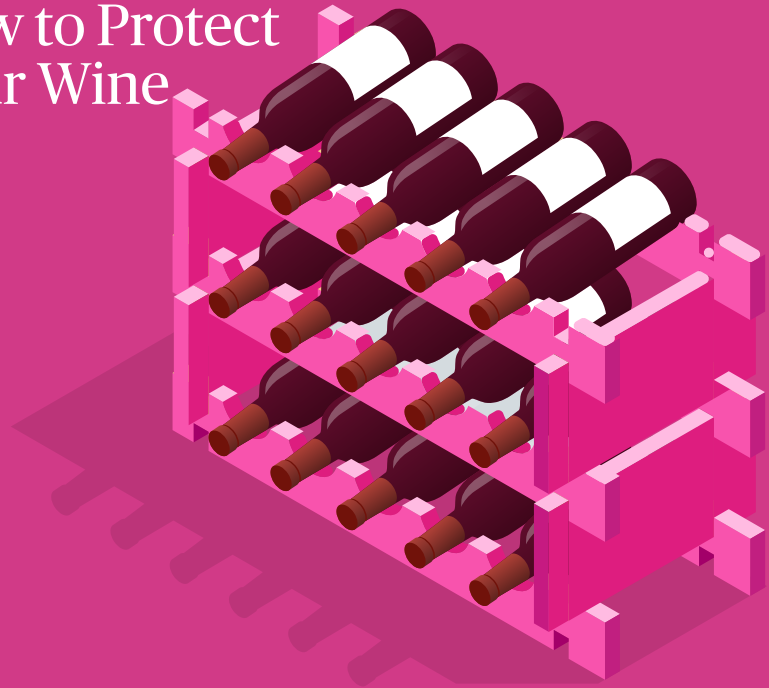


How to Protect Your Wine



Document your purchase

- Keep your original receipts, detailed descriptions, and photos of your wine bottles.
- Complete and update your inventory regularly—include where bottles are stored and the details that make each bottle unique.
- Have your collection professionally appraised and seek reappraisals as markets fluctuate.



Optimize your storage location

- When cellaring your wine at home, maintain a consistent temperature of approximately 55°F and relative humidity of 60%.
- Install sensors that monitor and alert you to climate/environmental fluctuations.
- Avoid storage locations in the home where the wine could be exposed to vibrations, heat or water damage, such as near a staircase, kitchen, or furnace.
- Cellar your collection in a dark space as light can damage wine and fade labels.



Transport it carefully

- Avoid transporting wine and moving bottles unnecessarily.
- Make sure the temperature remains consistent throughout the trip.
- Use a professional wine transportation company with trucks that are equipped with climate controls, air-ride suspension, gps tracking/alerts and dual drivers.
- If storing off-site, select a professional wine storage facility that has been vetted by your insurance carrier.



Get the right insurance

What to look for in an insurance policy:

Insurance companies that specialize in protecting fine wine will have a strong network of service providers that can help you avoid and recover from loss. That can help you ensure that your wine is protected in your home or in a storage location and can make you whole again if your wine is damaged, spoiled, lost, or stolen, regardless of how it happened.



Want to learn more?

Contact your agent or broker or visit www.chubb.com/us-wine-spirits



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