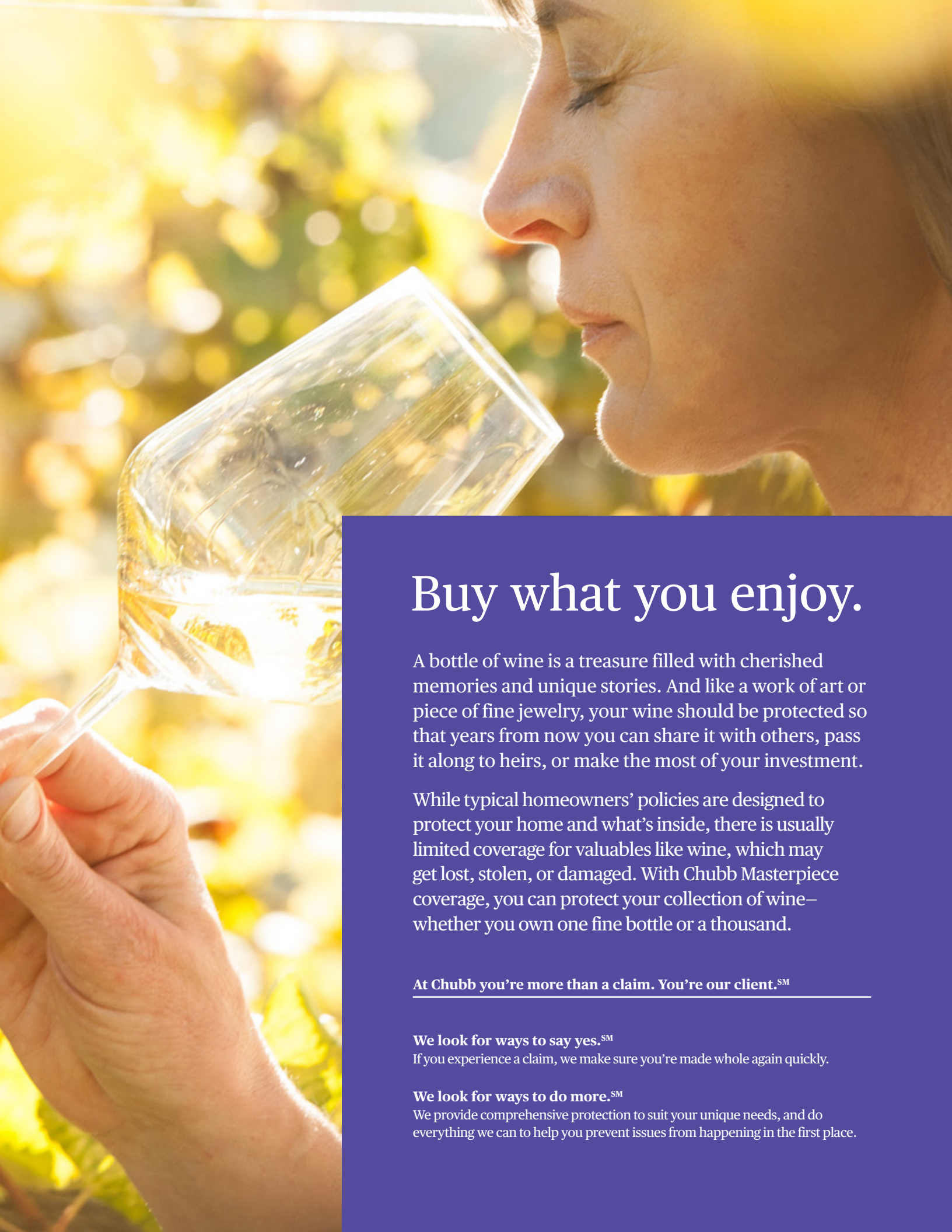


Protect your wine,  
so you can appreciate  
it for years to come



CHUBB®

Masterpiece® Valuables



# Buy what you enjoy.

A bottle of wine is a treasure filled with cherished memories and unique stories. And like a work of art or piece of fine jewelry, your wine should be protected so that years from now you can share it with others, pass it along to heirs, or make the most of your investment.

While typical homeowners' policies are designed to protect your home and what's inside, there is usually limited coverage for valuables like wine, which may get lost, stolen, or damaged. With Chubb Masterpiece coverage, you can protect your collection of wine—whether you own one fine bottle or a thousand.

---

**At Chubb you're more than a claim. You're our client.<sup>SM</sup>**

**We look for ways to say yes.<sup>SM</sup>**

If you experience a claim, we make sure you're made whole again quickly.

**We look for ways to do more.<sup>SM</sup>**

We provide comprehensive protection to suit your unique needs, and do everything we can to help you prevent issues from happening in the first place.



# We look for ways to say yes

When a client's back-up generator failed and his wine cellar lost power, several bottles were spoiled.

Chubb covered the loss and put him in touch with a wine advisor to rebuild his collection.

We make the claims experience faster, with less fine print. Our adjusters will consult with you within 24 hours of your claim, and if approved will issue payment within 48.

## **You'll never hear us say, "that's good enough"**

Your wine is protected against a broad range of losses – including fire, theft, and breakage – deductible in the event of a covered loss.

We don't make you jump through hoops. We don't need an appraisal for individual bottles of wine that are valued at less than \$50,000. All we need in this instance is a detailed description and estimated value.

## **Your new purchases are automatically covered too**

If you have wine coverage through Chubb, the new bottles of wine you purchase will automatically be covered for up to 90 days, for 25% of your itemized coverage (up to \$50,000 in some states).



# We look for ways to do more

Chubb offers a full suite of consultative and loss prevention services to complement your Valuables policy.

## Make sure wine is safe in its cellar

We can do onsite assessments of your wine cellar or offsite storage facility to ensure that your wine has the security and fire detection systems needed, and is not exposed to any potentially harmful environmental conditions. To help you maintain optimal storage conditions, we can also recommend climate and environmental monitoring solutions that will alert you to any adverse changes.

## We'll help you plan for emergencies and other risks

We'll help you design a plan to prepare for natural and man-made

disasters, as well as show you how to protect your wine when you're renovating your home.

## We know the people you need

We can review consignment agreements and facility reports for you, and offer many other services to keep your wine safe. If our in-house experts don't know the answer or can't provide the service, we can refer you to wine experts worldwide, including sommeliers, appraisers, storage and transportation experts, and custom cellar designers.

Bottles of age-worthy wines can be enjoyed for years to come when properly cellared.



The majority of investment-grade wines are produced by the classified estates of Bordeaux.

# 250%

The market for fine wine has increased an estimated 250%\* over the past 15 years.



## What to consider when collecting wine

- Consider the capacity of your wine cellar; as your collection grows, you may need to consider vetted offsite storage solutions.
- Proper cellaring is essential. Limit light exposure and keep wine safe from vibrations and water. Most people think basements are an ideal place for cellars, however, they are at risk of water infiltration and mold. Storage in an inadequate climate may impede the wine aging process.
- Maintain a proper cellar climate and install 24/7 remote monitoring technology to alert you to undesirable climate fluctuations. Wine should be stored at an approximate temperature of 55°F and relative humidity of 60%, depending on how long you intend to cellar the bottles before opening.
- Save all invoices, appraisals, and documentation of your wine. If you plan to sell your collection in the future, you may also consider maintaining a detailed record of storage conditions, including temperature and humidity levels.
- More expensive wines tend to appreciate by a greater factor. Maintain an accurate inventory and periodically update appraisals of your wine.

# For more information

Please contact your agent or broker or visit

**chubb.com**

Chubb is a premium insurer that specializes in serving successful families and individuals with more to insure. With over a hundred years of experience in 54 countries around the world, Chubb has a history of finding ways to say yes and ways to do more for our clients.

**Chubb. Insured.<sup>SM</sup>**

This literature is descriptive only. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued.

©2021 This document is advisory in nature and is offered as a resource to be used together with your professional insurance advisors in maintaining a loss prevention program. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [chubb.com](http://chubb.com). Insurance provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600. Form 02-01-0886 (Ed. 09/21)