

# Chubb Liability for Wineries

## Fact Sheet

CHUBB®



Winemaking is known to be both an Art and a Science; like a hand crafted wine barrel it combines the unique terroir of each individual vineyard, the careful monitoring of every winemaking step and the skill of blending a product that your customers will love.

At Chubb, we apply the same level of precision and expertise to our insurance coverage.

We call it craftsmanship and as a wine maker you need an insurance partner that can craft solutions unique to your business requirements.

Like any other business, wine production is vulnerable to losses. Consider the following:

- A contract wine is incorrectly blended with one of your own during the busy vintage period.
- A cellar door guest trips on a 2 inch wine hose and falls while on a tour of your facility.
- An insecticide applied in the vineyard by a drone drifts onto neighbouring property.
- A racking valve is left open during a cellar transfer and 50,000 litres spill
- A consumer finds glass shards during a tasting.
- With export markets growing at record levels, you expand your

business overseas and now need a multinational product liability policy.

- Your wine club information is hacked and sensitive data is stolen.

Chubb's bespoke liability insurance for wineries can cover your business against each of these scenarios.

### Why Chubb?

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- **Underwriting expertise** – Our underwriters take the time to understand your specific winery risks and craft an insurance program tailored to your needs.
- **Risk engineering services** – Chubb risk engineers have the technical skills and industry-specific knowledge to help reduce or minimise loss. Chubb Engineers understand the day to day operations and challenges of family-owned wineries and multinational wine producers alike.
- **Claim service** – Our reputation for claim-handling excellence stems from our focus on getting you back to business as soon as possible, which helps protect market share and your reputation.
- **Global reach** – The Chubb network of offices in 54 countries means you have access to global underwriting, risk engineering and claim services with a local touch.

## Unique Coverages

- Fertilisers, pesticides and other chemicals used in your vineyards can drift onto surrounding properties. Our General Liability Contract will respond to your liability for bodily injury or property damage to third parties that results from Wind Drift or Overspray and any drone operations.
- Special events such as weddings or music events held at your winery are cause for celebration.
- If your wine encounters a Recall issue, Chubb's Contaminated Product Insurance offers third party help to withdrawal damaged product and crisis management so you can preserve the reputation of your winery.
- As technology becomes more complex and sophisticated, so do the threats a winery faces. That is why every business and organisation needs to be prepared with Cyber liability insurance.

## Key Personnel

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## Product Recall Coverage Comparison

Coverage	Typical General Liability Wine Product Over	Chubb Wine Product Policy
Product Recall	Excluded	Automatic sub-limit cover and extended expense coverage i.e. ix. retail slotting fees and cancellation fees for any advertising and/or promotion programmes that were scheduled but were unable to be executed solely because of an Event
USA / Canada Coverage	Excluded	Automatic cover to Policy limit and no limitation on percentage of sales exported to the USA
Aviation	Excluded	Write back for drones used in connection with the business
Cyber	Excluded	Positive cover with sub-limit extension
Pollution	Limited cover	Positive write back for spray-drift or overspray

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## About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to protect and individuals purchasing travel and personal accident insurance.

More information can be found at [www.chubb.com/au](http://www.chubb.com/au).

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