

# Customarq for Wineries

Crafting excellent wine takes time, care, and above all else – creativity.

CHUBB®



## **That's why you need an insurer to protect your creation, from vineyard to shelf.**

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A gondola of estate-grown grapes overturns while in transit to a winery for crush... two varietals are accidentally blended during the winemaking process... A wedding guest slips and falls while dancing on the winery cellar floor... Insecticides applied in the vineyard on a windy day drift onto neighboring property... As wine-in-process is transferred from a large tank, 5,000 gallons spill to the ground... A delicate blend of the latest technology and century-old craftsmanship, your wine is highly vulnerable. How will you protect it?

## **A creative solution**

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For family-owned wineries and multinational wine producers alike, winemaking is an artisan's venture. Chubb has mirrored this creativity for a quarter of a century in the way we insure wineries. Our *Customarq*

for Wineries package policy is custom crafted to respond to the specific needs of wineries from vineyard to wine glass. You can “scale” our policy with creative features and a range of options to meet the distinct needs of your winery:

- **Unique valuation of wine –** Wine in process with Chubb begins with harvest grapes and ends with completed wines. Chubb responds to your specific winery needs from bulk to vintage. If in your judgment as a wine professional you can replace your wine with wine that is substantially the same, we will pay to replace it. But if you cannot replace it we will value it at selling price. Wine that is completed is also based on selling price.

### **Target customer profile**

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- Production Wineries
- Custom Crush Operations
- Blending Operations
- Artisanal Wineries

# Wineries

## Chubb offers a full complement of insurance products for wineries:

- **Property**
- **Business Income & Extra Expense**
- **General Liability**
- **Commercial Automobile**
- **Workers Compensation**
- **Excess & Umbrella Liability**
- **Environmental Liability**
- **Directors & Officers Liability**
- **Crime**
- **Employment Practices Liability**
- **Kidnap/Ransom & Extortion**
- **International**

- **Alteration of wine** – blending of wines is a growing trend, but with it comes associated risks. If there is an error when mixing your wine with other liquids (including wine), our Alteration of Wine Blending Perils Premises Coverage is there to help protect you.
- **Global protection** – If you sell your wine outside the United States, you can seamlessly expand your property and liability insurance with Chubb's *Customarq* Global Extension.

### Features as unique as your vintage

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*Customarq* for Wineries addresses the most common exposures of your business in a way that is anything but common:

- Whether it's the result of an overfilled tank, pipe rupture, collapsed barrel or other mechanical or human error, our **Leakage of Winery Products** Premises Coverage responds to loss or damage to your stock-in-process. Chubb protects all your winery stock from leakage, not just wine.
- Fertilizers, 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**.
- **Special Events**, such as weddings held at your winery, are cause for celebration. Our General Liability Contract is designed to respond to your liability as the host for these types of events.
- If your wine suffers an insured loss, our **Control of Damaged Product or Labeled Goods** Loss Payment provision lets you determine whether to salvage or destroy damaged product, so you can preserve the reputation of your winery.
- Our **Trellis and Grape Vine** Additional Coverage includes wind, fire, vandalism, and vehicle and aircraft damage.

- Our **Packaging Errors** Premises Coverage addresses repackaging costs due to a labeling, bottling or packaging error and is included as an additional limit.
- Concerned about maintaining your shelf space if something happens to your wine? Our **Business Income with Extra Expense** Contract includes an unlimited period of indemnity; your business income protection extends for as long as it takes to restore your business to the level you had before the loss.

Many of the features described above are provided with automatic limits of insurance, which can be increased subject to underwriting and an additional premium charge.

### 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 minimize loss.
- **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.

### Connect with us today

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For more information about how Chubb can craft a creative insurance solution for your winery, contact your agent or broker, or visit us at [www.chubb.com](http://www.chubb.com).

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