



Agribusiness

*We don't just insure the wine,
we insure a way of life*

Protecting the Fruits of Your Labor

As a winery owner, you know there is much more to making fine wines than simply growing grapes.

Viticulture, oenology, equipment management, staffing, marketing and insurance are all integral components of a sophisticated operation. Large or small, the unique risks confronted by vintners require customized insurance solutions.

Travelers Agribusiness Division has developed a comprehensive insurance coverage program designed exclusively to meet the unique needs of wineries and vineyard owners/managers. Our broad and flexible Winery Insurance Program brings together all the critical coverages needed by wineries, small and large – a far superior alternative to purchasing a generic insurance product loaded with endorsements.

For more information, you can contact your local Travelers Independent Agent or the local Agribusiness Account Executive:

**877.TRV.AGRI
(878.2474)**

**Visit us at:
travelersagribusiness.com**

Travelers Winery Insurance

Serving the Wine Industry

As a leading provider of insurance to agricultural businesses, Travelers Agribusiness Division is well-versed in the unique needs of wineries and vineyard owners. Insuring with Travelers gives you access to a team of knowledgeable underwriters, risk control specialists and claims adjusters who understand your growing business and are dedicated to the agricultural community. Our network of independent rural agents can provide the expertise required to meet your needs.

Custom Coverages for Wineries

Winery Property Endorsement

- \$25,000 for Brands and Label expense
- \$25,000 for Wine Leakage (can be increased)
- \$25,000 for Wine Contamination (can be increased)
- \$25,000 for loss or damage to outdoor trees, plants and shrubs; \$1,000 per tree and vine
- Market Value for your wine

Orchard and Vineyard Growers Property Coverage Endorsement

- \$50,000 for damage or loss to vines; \$1,000 per vine
- \$5,000 for loss or damage to signs
- \$5,000 transit coverage
- Harvested grapes and related packaging materials and containers

Product Recall Expense Coverage

- Covers the expenses incurred for removing an unsafe product from the market

Vineyard Managers Program

- Expanded definition of chemical drift to include all farm management locations

Standard Coverages

Property

Covers buildings utilized for processing and warehousing, offices and tasting rooms, as well as:

- Newly constructed buildings – automatically covered for \$250,000 up to 60 days
- Improvements and betterments
- Private power and light poles
- Outdoor radio and TV equipment
- Portable buildings and portable structures

Scheduled property including wine products, barrels and equipment

- Newly acquired and/or replacement vineyard equipment automatically covered for \$100,000 up to 60 days
- Primary coverage for borrowed, rented or leased vineyard equipment
- Theft of miscellaneous tools and equipment on or away from the insured premises

Liability Coverages

- Basic and comprehensive liability coverage for bodily injury and property damage
- Liability for personal injury and advertising injury
- Product Liability
- Fire Legal Liability for \$50,000 (can be increased)
- Liquor Liability
- Chemical Drift for \$25,000 (can be increased)
- Personal Liability for sole proprietors

Optional Coverages

- Wine while stored off premises
- Wine stored for others
- Special Events
- Equipment Breakdown
- High Valued Dwelling coverage
- Fine Arts
- Computer/Electronic Data Processing Equipment
- Business Income and Extra Expense
- Accounts Receivable
- Valuable Papers and Records
- Money and Securities
- Crime and Fidelity
- Directors & Officers
- Utilities Services
- Employee Practices
- Identity Fraud Expense

The Strength of Travelers

With more than 150 years of insurance experience and consistently strong financial ratings, Travelers is one of the nation's premier insurance companies – a reassuring position of strength.

You've worked hard to grow your winery business. Don't leave it unprotected. Make sure your coverage keeps up with your growing business.



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