



Agribusiness

In-synch with your GROWING businessSM

*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 are in-synch with your growing business and dedicated exclusively to the agricultural community. Our network of independent rural agents – members of the agricultural community – can provide you with 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 for 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 for 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, 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 is in-synch with your growing business.



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