Agribusiness

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. The unique risks confronted by vintners require customized insurance solutions.

Travelers Agribusiness 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.

Serving the wine industry

As a leading provider of insurance to agricultural businesses, Travelers Agribusiness 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 dedicated exclusively to the agricultural industry. 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 Labels 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 160 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 keeping up with your growing business.
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For more information, contact your local Travelers Independent Agent or Agribusiness Account Executive: 855.400.FARM (855.400.3276). travelersagribusiness.com