



# PROTECTING WINERIES

## FACT SHEET

### DID YOU KNOW?

*Wine Enthusiast* ranked the Chianti Classico Gran Selezione Il Grigio 2011 to be the "Best Wine in World 2015". Recognition was given to Agricola San Felice SpA, owned by Allianz Italy.

STANDARD & POOR'S

**AA**

A.M. BEST

**A+**

[agcs.allianz.com](http://agcs.allianz.com)

From boutique to big name estate wineries, Allianz has the coverage, expertise and industry insight to meet clients' evolving needs.

Wineries are passionate about their business and want an insurance company that understands the unique challenges they face. Allianz knows the challenges firsthand. In addition to insuring wineries throughout the world for more than 50 years, Allianz owns and operates multiple wineries.

### DEDICATED EXPERTISE

You work with a dedicated winery underwriting team, risk consultants and claims professionals who understand the winery business.

### PROTECTION FOR ALL ASPECTS OF THE BUSINESS

We insure every stage of the winemaking process from "grapes-to-glass" with a solution that combines our Farm and Ranch, commercial and vineyard-owner coverage into one package, including:

- Hotel and lodging
- Personal property
- Property coverage for vines, trellises and fences
- Residence
- Special events
- Tasting rooms and restaurants
- Wineries and associated operations

### THE RIGHT COVERAGES, ONE CONVENIENT PACKAGE

You get protection for the assets vintners value most – their grapes, their wine, and their people.

- Commercial and personal property
- General liability, including liquor liability
- Farm owners property and liability, including personal liability
- Excess liability and umbrella
- Automobile
- Inland marine

### WHO THE PRODUCT IS DESIGNED FOR

- Commercial businesses engaged in all winery operations including the manufacture of wine, vineyards, retail stores, tasting rooms and tours. These businesses produce between 2,500 and 750,000 cases annually.
- Boutique and hobby wineries that may include a residence. These businesses produce between 750 to 2,500 cases annually.

## PROPRIETARY COVERAGES DESIGNED SPECIFICALLY FOR WINERIES

FOR MORE INFORMATION  
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### ABOUT ALLIANZ

As an international financial services company, we offer our 86 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty is our dedicated brand for corporate, specialty and mid market risks and insures over half of the Fortune 500® companies.

Clients can choose from a variety of features and tailor their package to the individual operation's needs.

- Property specific features
  - Covers buildings, business personal property, wine products, and barrel and case storage products against loss from a wide variety of perils.
  - Covers wine at the selling price from the juice to the bottle. We have coverage and valuation options for in-process wines, library wines, heritage wines, and staged release wines.
  - Other coverage options for wineries include:
    - Wine caves
    - Mobile agricultural equipment
    - Trellis or vines
    - Employee theft – limited and forgery – limited
    - FOB shipments
    - Worldwide air shipments
    - Beverage leakage and contamination
    - Perishable stock
    - Harvested fruit
- **Agricultural Chemical Drift** Covers physical injury to people, domestic animals, or growing or harvest crops due to herbicide or pesticide above-ground contact or accidental chemical drift from a vineyard to a neighboring property. Includes payment for the defense of any resulting claim or lawsuit.
- **Professional Liability and Errors & Omissions** Wineries with hotel and lodging operations risk additional liability exposure when they employ fitness and spa professionals, or event and wedding planners. By including Professional Liability and Errors and Omissions, we'll be there to cover your clients for bodily injury or economic damages incurred due to wrongful acts or mistakes by these employees.
- **Product Withdrawal Expense** Covers expenses incurred when a defect such as contamination or mislabeling causes the withdrawal of goods from customers.
- **Valuation and Selling Price** Upscale restaurants with extensive wine cellars need special protection. With most restaurant policies, lost wines are normally valued at acquisition cost. The Allianz endorsement provides coverage for irreplaceable wine inventory based on menu prices to ensure proper protection for your client's wine investment.

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