

Wineries and vineyards



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Underwriting appetite

- Bonded wineries with or without vineyards
- Farm vineyards/orchards
- Custom crush facilities
- Farm exposures including owner occupied dwelling and personal liability

Ineligible

- Wine distributors/warehouses
- Liquor stores (selling and serving alcohol to others)
- Primary restaurants
- Wine bars
- Wine schools

Program coverage features

Liability

- Festival liability
- Liquor law liability (dram shop)
- Medical payments (\$10,000 per person)
- Vineyard chemical drift pollution liability
- Liability extension endorsement
 - Broadened definition of insured
 - Broadened definition of mobile equipment
 - Property damage to borrowed equipment
 - Property damage to “customers’ goods”
 - Medical personnel coverage
 - Limited “product withdrawal” expense coverage
 - Additional insured – managers or lessors of premises
 - Additional insured – vendors (limited)
 - Additional insured – by written contract, agreement, or permit

Property

- Accounts receivable
- Automatic increase at time of loss
- Business income and extra expense
- Crime
- Electronic data equipment
- Electronic data processing
- Employee theft
- Fine arts
- Discharge from sewer, drain or sump
- Library inventory
- Limited contamination
- Mobile agricultural equipment
- Ordinance or law
- Outdoor growing trellis, grapevines and grapes
- Personal effects and property of others
- Property off premises
- Property in transit
- Refrigerated goods spoilage
- Replacement cost on equipment
- System and Mechanical breakdown
- Transportation
- Trellis and vines
- Wine contamination and adulteration
- Wine leakage
- Wine market value/selling price clause

Commercial automobile

Excess/Umbrella liability

Applications

Available at markelwineinsurance.com

Send completed applications to wineapps@markelcorp.com

Underwriting contact

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Coverage availability varies by state.

Markel Specialty Commercial
markelwineinsurance.com | markelinsurance.com

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