Vineyard Insurance

Specialty, farm & environmental - coverage overview, limitations and how to get a quote



OVERVIEW

Vineyards have values in the vines, the equipment and often a tasting room, and carriers look at acres, varietals, frost and fire exposure and any public visits.

WHAT'S COVERED

Vines and trellis
Vines, posts and trellis against fire and other perils.

Farm equipment
Tractors, sprayers and harvesters.

Farm liability
Injuries to workers' families, visitors and neighbors.

Tasting room
Liability and liquor for on-site tastings.

Buildings
Barns, shops and equipment sheds.

Good to know
Wildfire exposure is the biggest pricing issue in many wine regions, so defensible space and water supply matter.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Frost, drought and smoke taint on most property forms, which are handled under crop insurance programs.

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Acres planted by varietal
- Vine age and trellis type
- Equipment schedule
- Buildings and values
- Tasting room or event details

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/vineyard/

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