Wine Collection Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Fine wine collections can be damaged by breakage, temperature changes and power failure – risks homeowners policies don't fully cover.

WHAT'S COVERED

All-risk coverage
Loss, theft and accidental damage, not just named perils.

Breakage
Bottles broken accidentally.

Worldwide
Coverage at home, in storage and while traveling.

No deductible options
Many floaters carry a $0 deductible.

Temperature change
Spoilage from climate-control failure.

Good to know
Keep an inventory with purchase receipts or market values.

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:

- × Cork failure and spoilage from age.

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Appraisals, receipts or photos for each item
- Where items are kept and how they're secured
- Current homeowners declarations page
- Cellar inventory and values

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/wine-collection/

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