Winery Insurance

Restaurants, bars & hospitality - coverage overview, limitations and how to get a quote



OVERVIEW

Wineries carry property, product and tasting room liquor exposure, plus events and tours, and carriers ask about production, barrel storage and visitors.

WHAT'S COVERED

Wine stock
Wine in barrels, tanks and bottles at selling price.

Liquor liability
Tasting room and event service claims.

Product liability
Claims from wine you produce and sell.

Equipment
Presses, tanks, bottling lines and refrigeration.

Events and tours
Weddings, tastings and visitors on your property.

Good to know
Insuring wine stock at selling price instead of cost is a common gap – ask about it, and about earthquake if you are in California.

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:

- × Earthquake and flood unless added
- × Spoilage from poor winemaking
- × Vineyard crops (separate crop coverage)

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

- Annual cases produced
- Wine inventory value by location
- Visitor count and events per year
- Federal and state permits
- Five years of loss runs

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/winery/

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