

# WINERIES PRACTICE

Whether managing a vineyard, growing grapes, or running a winery that crafts exceptional wines we offer specialized insurance for wineries and vineyards with tailored solutions for their unique risks.

The Risk Strategies Wineries Practices offers more than a policy; it's a partnership in protection. We offer specialized insurance and risk management service tailored to the needs of wineries and vineyards including risk assessments, mitigation strategies, and custom insurance solutions, uniquely crafted all aspects of your wine industry and operations.

## INDUSTRY INSIGHT

When was the last time you did a deep dive to examine your existing insurance coverage? Many businesses learn the hard way that they have gaps in coverage or in some cases, too much coverage that cuts unnecessarily into profit margins. When considering coverage have you asked:

- How well do your wildfire mitigation strategies match the data insurers use to determine coverage and pricing?
- If you have more than one location, do you have a per location limit, a policy blanket limit or are all locations sharing one liability limit? What happens if two locations experience a loss at the same time?
- Imagine a ransomware attack hitting your business during bottling or harvest time, would your business quickly recover or grind to a halt? Do you have cyber liability coverage in place to protect against these risks?

- Are you protected if an incident at a custom crush facility, like a forklift accident, causes a tank door to open and results in thousands of gallons of lost wine? Do you have adequate contamination and leakage coverage if a mishap occurs?

Risk Strategies works with you to assess your current coverage, pinpoint potential vulnerabilities, and develop innovative, cost-effective risk management solutions. Whether you operate a single establishment or manage large, complex risks, we provide tailored insurance solutions to meet your unique needs.

## SOLUTIONS & CAPABILITIES

Margins in the winery industry are exceptionally tight — so how can you safeguard them while paving the way for strong profitability? Whether running a small boutique winery, custom crush facility, or wine storage operation, having the right coverage is essential to protecting your bottom line. You want a specialist by your side who understands the nuances of insuring wineries, growers, and the hospitality exposure that goes along with it. As your risk management partner, we serve as an extension of your team, helping you identify cost effective ways to protect your enterprise.



## WHY RISK STRATEGIES?

Risk Strategies winery insurance specialists:

- Guide you through various insurance options to effectively manage your unique risks.
- Conduct pre-underwriting analysis to assess your risk profile, ensuring you have the data and insights needed to secure the best coverage terms and pricing.
- Assess your unique risks, such as liquor liability coverage and potential wine leakage risks, ensuring you have the right protections for your business, owners, and directors
- Leverage strong relationships with all major insurers to find the most cost-effective coverage solutions tailored to your needs.
- Recommend proactive safety measures and return-to-work strategies to help reduce workers' compensation claims and overall cost of risk.
- Serve as your dedicated advocate throughout the claims process, providing expert support even in the most complex loss scenarios.

We maintain open communication, keeping you informed on regulatory updates, emerging risks, new coverage options, and renewal expectations—so you can make strategic, informed decisions for your business.

### For more information:

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