

Defined

Insurance & Risk
Management Solutions



Wines & Spirits
Protect



Vineyard Protect

www.vineyardprotect.co.uk | www.winesandspiritsprotect.co.uk

Insurance solutions for vineyards: pressing, storage, distribution and export/import for the drink sector



Helping you grow by protecting what matters

If your business deals with wines and spirits, it's crucial to prioritise expert insurance for your products.

With a bumper crop expected to be the largest ever reported by UK vineyards, and a sector that will be harvesting in excess of 7,600 hectares by 2032, the requirement for a bespoke, robust business protection programme has never been higher. To include:

Exposure

The vast majority of British vineyards and associated trades are either underinsured or uninsured for their risks, having insurance policies not fit for purpose and not specific to the terroir of production/storage/transportation and long-term business interruption.

Different

We provide a holistic review on all aspects of your business operations covering the past, the present and the future.

Many policies have no per-hectare cover, no protection for trellises, do not provide adequate seasonal stock increases or stock in storage & transit and have not tested the business interruption in place. 75% of the risks we review have inadequate cover.

Solution

By accessing our sector specialists, you will benefit from an independent review from sector experts.

In a time of significant growth, climate change, flash flooding and increasing stock levels, there has never been a more important time to engage with an independent specialist.

Matthew Collins
Managing Director

Vineyard Protect
Wines and Spirits Protect



What we provide you with:

- ✓ Independent award-winning service
- ✓ Independent advice
- ✓ Access to sector experts
- ✓ Independent Loss Adjustor
- ✓ Access to over 100 insurers
- ✓ Bespoke programme design
- ✓ Up to £500m policy limit
- ✓ Business interruption review
- ✓ Financial risk review
- ✓ Award-winning in-house claims team

Ascend Forest

The Ascend Forest Project - planting 10,000 trees

We are helping to restore some of the world's most threatened forests by planting a tree for every policy.

To support this initiative, we will plant:



1 tree for
every client
insured

Join us in planting the Ascend Forest as part of our environmental sustainability project.



Vineyard Protect



Visit us at the Vineyard & Winery Show on the 22nd November **Stand S20**



Specialist vineyard insurance

Providing a market-leading insurance and risk management programme to the vineyard sector.

Access to specialist:

- ✓ Vineyard risk experts
- ✓ Business interruption experts
- ✓ Transportation experts
- ✓ Claims experts

We will provide:

- ✓ Specialist policy wording
- ✓ Business resilience manager survey
- ✓ Business assets valuations options
- ✓ Business Continuity Planning
- ✓ Rebuild cost assessments
- ✓ Family/Estate cover extension
- ✓ Pre-Cover Surveys available for risk management
- ✓ Risk management contributions available on request
- ✓ Minimum of A Rated insurers used
- ✓ Low claim rebate endorsement – profit share

Our product benefits:

- ✓ Business interruption to cover loss of vines and reproduction period
- ✓ Specialist seasonal increase cover to extend to cover harvest, press, vat processing, raw product, bottled goods
- ✓ Contamination of vat cover
- ✓ Key suppliers cover extension – glass & foils
- ✓ Vines & trellis cover material damage
- ✓ Vines & trellis cover business interruption
- ✓ Event cover for vineyard tours, tasting events, catering events, shows, external events
- ✓ Legal expenses cover £500,000
- ✓ Tailored cargo/git policy to reduce the risk exposure
- ✓ Automatic seasonal increase in employers liability for pickers
- ✓ Agreed valuation basis of settlement on bottled goods to include product costs
- ✓ Drains clearance cover
- ✓ Separate agreed valuation cover for premiere cru/vintage years
- ✓ Enhanced public liability cover starting at up to £100m
- ✓ Product recall cover included
- ✓ Advanced gross profit cover to assist your continued operation following a loss
- ✓ Enhanced cover for failure of utilities cover
- ✓ Access to insurers that operate vineyards themselves with industry knowledge sharing and learning
- ✓ Machinery breakdown cover
- ✓ Breakdown of per hectare cover available
- ✓ Damage to growing grapes, grape vines, grape vine supports & irrigation cover
- ✓ Marine cover with increased cif
- ✓ Engineering insurance for plant
- ✓ Marine cover with increased cif
- ✓ Engineering insurance for plant



Nigel Holmes

Nigel has vast sales and marketing experience, having managed his own businesses for over 30 years. A love and passion for food and wine led him to importing wine and spirits into the Canaries where he was honoured to partner several leading producers. Now back in the UK, he is using his knowledge to provide solutions to the Drinks Industry

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Specialist wine, spirits, storage, manufacture, transportation & financial insurance

Access to specialist experts in

- ✓ Manufacture/plant
- ✓ Business interruption
- ✓ Business continuity
- ✓ Transit/storage experts
- ✓ Financial risk
- ✓ Fleet management
- ✓ Claims

We will provide:

- ✓ Specialist policy wording
- ✓ Business resilience manager survey
- ✓ Business assets valuations options
- ✓ Business continuity planning
- ✓ Rebuild cost assessments
- ✓ Pre-Cover Surveys available for risk management
- ✓ Risk management contributions available on request
- ✓ Minimum of A Rated insurers used
- ✓ Low claim rebate endorsement – Profit share

Our product benefits:

- ✓ Material damage £500m
- ✓ Business interruption £500m
- ✓ Advance gross profit up to £100m
- ✓ Seasonal stock increase +100%
- ✓ Employers liability up to £50m
- ✓ Public/products up to £50m
- ✓ Contamination £100k
- ✓ Product recall £100k
- ✓ Damage to vessel cover to include leakage, failure of valve, blockage of valves with starting limit cover at £500,00
- ✓ Cellar damage
- ✓ Marine transit/storage
- ✓ Marine bonded duty exposure
- ✓ Marine UKWA/BIFA/All Risks
- ✓ Marine (own) cargo import/export
- ✓ Marine any one consignment up to £5m
- ✓ Marine single bottle up to £500k
- ✓ Damage to labels
- ✓ Implosion of corks
- ✓ Agreed basis of settlement flexible arrangement
- ✓ Marine salvage extension
- ✓ Stock throughput – all goods
- ✓ Motor fleet tanker solution
- ✓ Motor fleet contamination extension
- ✓ Loss of goods business interruption extension
- ✓ Directors & Officers
- ✓ Cyber Liability
- ✓ Environmental
- ✓ Keyman
- ✓ Life
- ✓ Shareholder protection



Simon Horton

Simon heads up the growing Ascend Transportation department, specialising in the haulage, car transportation, freight and associated trades. With over 20 years transportation broking experience, Simon has held a number of high profile market positions.

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David Baker

David specialises in the development of new clients across all sectors, with over 20 years commercial broking experience.

Bringing together the best of his national and independent broking experience, David is able to work with Ascend clients, from medium privately-owned businesses to public limited companies.

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Specialist Wines and Spirits Insurance Division

An insurance broker with a nose for the wide variety of risks that can scupper a shipment of wines or spirits, or a storage facility full of such products, is bringing his unique insight into play, launching a corking new service that truly deciphers the complexity of the wine and spirits' insurance world.

[Read More Here](#)



Playing in the Dallaglio RugbyWorks golf day at The Grove Golf Club. What a fantastic charity it is, offering so much for challenged children!

It was great to meet some old friends Ed Birchall, Andy Lee, Rob Henderson and Lawrence Dallaglio OBE.

[Read More Here](#)



Decant Your Insurance to a Wines and Spirits Specialist

The Ascend Broking team offer those importing, exporting, handling or storing wines and spirits a wholly bespoke approach to their insurance risk, with policies written on a tailored wording basis. This addresses individual situations, types of stock, shipping routes and transportation channels, rather than trying to squeeze a risk into a ready-made bottle.

[Read More Here](#)



Ascend work with Kids Inspire as charity of the year 2023

[Read More Here](#)

