



# Vineyard Protect

## Have you thought of everything when it comes to your vineyard or winery insurance?

Most would recognise that owning a vineyard, running a winery or managing a hospitality venue that revolves around wine is a real labour of love, so amidst the hard work of creating exceptional products and unforgettable experiences, it might be easy to overlook some crucial aspects of insurance that can protect your business from the unforeseen.

Here at Vineyard Protect, we believe you need insurance that is as comprehensive as the challenges you face. From extreme weather to product recalls and digital threats, today's risks are more diverse and unpredictable than ever, but the right insurance cover can help ensure your business remains resilient in the face of adversity. Here are some elements of insurance coverage that every vineyard, winery and hospitality business should make sure is on their list:

### Comprehensive business interruption solutions

Imagine this: after months of hard work tending to your vineyard, a freak storm damages your vines, halting production just before harvest. Or perhaps an issue with your equipment forces your winery to close for repairs during peak season. In both cases, business interruption can result in significant financial losses, putting the future of your business at risk.

Business interruption insurance is designed to protect your revenue when your operations are disrupted by unforeseen events; however, not all business interruption policies are created equal. Vineyards, wineries and hospitality businesses require tailored solutions that account for the unique nature of their operations, as generic policies often overlook critical factors such as seasonality, different production stages and supply chain dependencies.

Tailored business interruption coverage takes these nuances into account, ensuring you're not just covered for lost revenue but for the unique disruptions that could severely impact your business.

### Product recall protection

In the winemaking industry, product recalls can be disastrous, both financially and reputationally. Whether caused by contamination, mislabelling or packaging issues, recalls have the potential to halt sales, damage customer trust and incur significant costs.

Product recall insurance should not be absent from your insurance suite. It helps mitigate the financial burden associated with recalling and replacing affected products, not just covering the direct costs of pulling products from the market, but supporting your business in repairing its reputation.

### Climate change protection

As any vineyard owner knows, climate is everything in the world of winemaking, with the quality and yield of grapes highly dependent on weather conditions. From unexpected frosts to droughts and extreme heatwaves, the increasing unpredictability of weather patterns presents new challenges to the wine industry.

While no one can control the weather, climate change insurance can help protect your business from its most severe effects. This coverage goes beyond traditional crop insurance, offering protection against unusual weather events, seasonal variability and longterm climate shifts. Climate change insurance can also provide financial support as you invest in new technology or alter your growing practices to mitigate risks.

### Extended limits for D&O and cyber risks

Running a vineyard, winery or hospitality venue involves not only agricultural expertise but also savvy business management. In today's complex business environment, it's essential to consider the risks associated with leadership and digital operations, and Directors & Officers (D&O) insurance is missed off your insurance checklist at your peril! This insurance provides coverage for your company's leadership against claims of mismanagement or breaches of duty and ensures your management team is protected from any legal and financial fallout.

Cyber risks are another growing concern for wineries and hospitality businesses. With many businesses now relying on digital systems for operations, customer data storage and even online sales, the potential for a cyberattack is ever-present. Whether it's a data breach that exposes sensitive customer information or a ransomware attack that disrupts your operations, cyber insurance provides critical coverage, including not only the cost of dealing with the immediate aftermath of a breach but also the financial losses associated with business downtime – plus reputational damage.



## Competitive markets for agricultural fleets

The backbone of any vineyard or winery is its agricultural fleet: tractors, transporters and delivery vehicles. These vehicles are crucial for everything from maintaining the vineyard to delivering wine to retailers and customers, and a breakdown or accident could disrupt your entire operation and bring everything grinding to a halt.

So, don't forget to add agricultural fleet insurance to your insurance coverage! It ensures your vehicles are protected without breaking the bank, and can cover damage or loss of vehicles from accident, theft, or damage caused by weather, allowing you to quickly repair or replace essential vehicles.

Running a vineyard, winery, or hospitality business comes with a unique set of challenges and risks. But with the right insurance coverage, you can make sure your business remains resilient and able to thrive even in the face of adversity.

Visit us at Vineyard & Winery Show stand M61. We look forward to seeing you.

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Any questions? Please don't hesitate to contact one of our team.



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