MARINE

# Comprehensive Stock Throughput Protection for the Wine Industry

Through a combination of the latest technology and traditional methods, we understand the expertise and experience that goes into producing a stellar wine. Whether your family owned or have a global footprint, protecting the craftsmanship of your pioneering winery is vital, especially when damage and loss can occur at every point within your supply chain.



At Lockton, we offer specialist insurance and risk management solutions to help protect your asset – from your vintage wines through to your non-vintage wines. With a wealth of specialist experience, our tailor-made product for the wine industry will help manage the risk profile of your business faces, so your winery can set its sights on the furthest horizon.

#### Your trusted advisors for Winery risk

- Our dedicated Marine Cargo team in London boasts more than 100 years of combined Winery insurance experience, delivering innovative solutions for complex and dynamic risk profile by collaborating with our integrated global network of field professionals.
- We cover all aspects of the Winery industry including Distributors, Processing, Importers/Exporters, Contamination and Leakage.
- End-to-end coverage, from starting at the time the grape is picked right through to final customer delivery.
- Customised valuation, including selling price for vintage and non-vintage wines.
- Full Contamination coverage including Leakage, Spoilage caused by breakdown, Derangement of refrigeration equipment or failure to maintain temperatures.
- Seamless ''All Risk'' policy, covering Inventory from your raw material to finished and sold product worldwide in Transit, Storage and Processing.

# Specialist Support and Risk Management

Our specialist support and guidance will help you navigate through the complex field of the Winery supply chain by giving you access to:

- Enhanced risk control products, including services that bridge the gap between physical and digital risks to manage operations, mitigate exposures and contribute to your data-gathering goals.
- Related products and services include:
- In-house and dedicated claims advocacy and guidance.
- Global support from our own independent Lockton network across 100 offices, accessing insurers and risk management services worldwide.

## **Policy Benefits**

**Significant Cost Savings** – the Marine market combine Transit and Stock which can be more competitive than separate traditional Cargo and Property placements

**Reduction in Deductibles** – Where the Property deductible operates on a percentage of values basis, by removing the stock values.

**Locations** – Bottling plants, blending buildings, tank storage and barrel/cask houses can be expressly considered as separate locations.

### About Lockton

Lockton is the world's largest privately owned insurance broker. What makes Lockton stand apart is also what makes us better: independence.

Lockton's private ownership empowers its 9,000 Associates doingbusiness in over 125 countries to focus solely on client's risk andinsurance needs. With expertise that reaches around the globe, Lockton delivers the deep understanding needed to accomplish remarkable results.

#### **Key features**



Continuous cover throughout the supply chain, manufacturing/warehousing, and distribution.



Enhanced temperature deviation, decay, and deterioration coverage throughout the supply chain cycle.



Enhanced bespoke valuation provisions.



Coverage available for named Wildfire on a Full Policy Limit.



Catastrophic Coverage for Earthquake, Windstorm and Flood.



Local insurance policies with comprehensive regulatory compliance.



Comprehensive Brands & Labels coverage and Assured's control over 'suspect' damage/'fear of loss'.



Trade and Voyage Disruption and Extra Expenses coverage for both Inventory and Transit risks





#### Contact us



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