

Winery PAK[®]

Submission Guidelines



General Information Needed:

- ACORD Forms
- Winery PAK Supplement for each income generating location
- Loss runs and details for any claims
- If this is a newly formed entity, provide business plan or owners' resumes/proforma financials (In lieu of proforma financials, we will accept the prospect starting the new venture with private monies)
- Ownership/relationship for all named insureds (looking for common majority ownership between all named insureds)

For Package Submission:

- Wine valuation - max and average values on hand (bulk and bottled); Also provide average value of bulk wine in-process and bottled - \$ per gallon/\$ per case
- SOV for multi-location enterprises
- Break down estimated sales by location
- Any available photos of property
- Private Event Rental - number of events per year, average attendance, hold harmless agreement, copy of sample contract

For Commercial Auto Submission:

- Registration info for each vehicle
- FEIN
- Vehicle Usage
- Radius of Operation
- Current Driver List

For Umbrella/Excess Submission:

- Dec pages for underlying requested not insured with Great American (Carrier must have AM Best rating of "A" or better, minimum auto liability combined single limit - \$1,000,000/minimum Employers Liability limits - \$500,000/\$500,000/\$500,000)



Phone: 888-386-5701
Email submissions to: apps@pakprograms.com
Visit: www.pakprograms.com



Winery Pak® Application

Named Insured _____
If multiple Named Insds, attach list of NI including how each entity is related, description of operations and ownership interests of each

Mailing Address _____

Website _____

Contact Name, Phone, and email _____

Estimated Total Gross Wine Sales Next 12 months \$ _____

 Still % _____

 Sparkling % _____

 Wholesale % _____

 Retail/Direct to Consumer % _____

Typical Markup for Wine you sell Retail/Direct % _____

Total # Cases to be sold Next 12 Months _____

Average Selling Price per Case \$ _____

Approx Cost of bottling, corks, labels, cardboard, labor, etc. per case \$ _____

Estimated Bulk Wine Sales Next 12 Months \$ _____

 Average Selling Price per Gallon \$ _____

Total Grape Sales Next 12 Months \$ _____

Total Distilled Spirits Sales Next 12 Months \$ _____

Tasting Rooms/Direct to Consumer Sales _____

Total Revenue \$ _____

Total Wine Sales \$ _____

Total 'Other than Wine' Sales \$ _____

Total 'Tastings' Sales \$ _____

Do you have any Restaurant or Food Sales Yes No

 Total Food Sales \$ _____

 Total Restaurant Wine/Alcohol/Beer Sales \$ _____

Winery Pak® Application

Do you provide Guest Lodging Yes No
of Rooms _____
Annual Revenue \$ _____

Do you offer Tours Yes No
Are the Tours Escorted Yes No
Annual Tour visitors _____
Annual Tour Revenue \$ _____

Do you transport guests on or off-premises in any way Yes No If yes, describe

Special Events Hosted by You (Harvest Parties, Festivals, etc.)

Average # per Year _____
Average Attendance _____
Maximum Attendance _____
Annual Revenue \$ _____

Special Events Rented to Others (Weddings, Corporate Events, Etc.)

Average # per Year _____
Average Attendance _____
Maximum Attendance _____
Annual Revenue \$ _____

Do you utilize a Standard Contract Yes No If yes – please attach

Do you require proof of insurance for each event Yes No

Do your employees pour Wine at these events Yes No

Do any Events include Fireworks, Firearms, Organized Sports or Concerts Yes No

Do you offer valet parking Yes No

Using your own Employees Yes No

Using an Outside Contractor Yes No

Winery Pak® Application

Foreign Sales

Total Sales to Foreign Countries \$ _____

List Countries _____

Estimated # trips made outside US by employees _____

Purpose of these trips (Sales, Marketing, etc.) _____

Max # of employees travelling at any one time _____

Any employees based in Foreign Countries Yes No If yes, provide details

Who is your Winemaker _____

Years of Experience _____

Total # of Full-time Employees _____

Total # of Part-time Employees _____

Total # of Seasonal Employees _____

Do you Transport any of your Employees Yes No If yes, provide details

Do you provide any Employee Housing Yes No If yes, provide details

Do you have a written quality control program Yes No

Do you have a program to comply with Fed/State Labeling requirements Yes No

Are employees trained in safety procedures (Chemical handling, tank cleaning, equip use) Yes No

Have you ever had a product recalled Yes No

Are tasting room servers certified in any alcohol training programs Yes No

Do you have a written policy for responsible alcohol service Yes No

Are all servers trained on this policy Yes No

Have you ever been fined or cited for improper service of alcohol Yes No

Any alcohol related claims during the last 5 years Yes No

Winery Pak® Application

Do you Bottle your own Wine	Yes	No
# of Bottling Lines	_____	
Capacity	_____	
Do you Bottle Wine for others	Yes	No
# of cases	_____	
Annual Bottling Revenue	\$	_____
Do you utilize a standard contract	Yes	No If yes – please attach
Do you Custom Crush for others	Yes	No
# of customers	_____	
Total # of gallons	_____	
Annual Custom Crush Revenue	\$	_____
Do you utilize a standard contract	Yes	No If yes – please attach
Who is responsible for insuring this wine at your premises	_____	
Do you Store Wine for others	Yes	No
Total # of Gallons	_____	
Total # of Cases	_____	
Maximum value of all wine stored	\$	_____
Annual storage revenue	\$	_____
Do you utilize a standard contract	Yes	No If yes – please attach
Who is responsible for insuring this wine at your premises	_____	
Do you provide Consulting Services for others	Yes	No
Total # of Clients	_____	
Annual Consulting revenue	\$	_____
Do you utilize a standard contract	Yes	No If yes – please attach
Total # Acres Owned	_____	
Total # Acres Leased	_____	
Total # Acres Planted to Grapes	_____	

Winery Pak® Application

Do you use a Vineyard Management Company	Yes	No	
Do you require a written agreement	Yes	No	If yes – please attach
Do you Manage Vineyards for others	Yes	No	
Do you utilize a standard contract	Yes	No	If yes – please attach
Do you hire Farm Labor Contractors	Yes	No	
Do you require a written agreement	Yes	No	If yes – please attach
Do you transport Farm Labor Contractors	Yes	No	If yes – provide details

Do you apply your own Herbicides, Pesticides or Fertilizers	Yes	No	
Do you apply Herbicides, Pesticides or Fertilizers for others	Yes	No	
What do you typically apply _____			

Are these applied by a licensed applicator	Yes	No	
Do you have an EPA program in place for all storage & applications	Yes	No	
Any applications conducted using Aircraft	Yes	No	
Any Chemical Drift losses or actions against you in the last 5 years	Yes	No	

Transit

What is your largest shipment of Bulk Wine			<u># of gallons</u>
Maximum value of Bulk Wine shipped at any one time	\$		
What is your largest shipment of Cased Goods			<u># of cases</u>
Maximum value of Cased Goods shipped at any one time	\$		
Do you use a Common Carrier or Trucker	Yes	No	
Is Carrier or Trucker responsible for Damaged Goods	Yes	No	
Do you require a written agreement	Yes	No	If yes, please attach
Average # of Shipments per year			
Average Value of each Shipment	\$		
Average distance travelled of each Shipment			
Do you Transport Wine for Others	Yes	No	
Do you utilize a standard contract	Yes	No	If yes, please attach
Who is responsible for insuring this wine in transit			

Winery Pak® Application

Tank Capacities		# of Tanks
Up to 10,000 Gallons		_____
10,001 to 12,000 Gallons		_____
12,001 to 25,000 Gallons		_____
25,001 to 75,000 Gallons		_____
75,001 to 100,000 Gallons		_____
Greater than 100,000 Gallons		_____
Total Replacement Cost of all Tanks		\$ _____
Maximum Leakage Exposure from any one tank		_____ gallons
Maximum Leakage Exposure from any one tank		\$ _____
Barrels	Total # of Barrels	_____
	French	_____ %
	Current Replacement Cost per Barrel	\$ _____
	American	_____ %
	Current Replacement Cost per Barrel	\$ _____
Current Replacement Cost of all Winemaking Equipment		\$ _____
Current Replacement Cost of Mobile Agricultural Equipment		\$ _____
Wine Inventories		
Replaceable Bulk Wine	Average # Gallons	_____
	Maximum # Gallons	_____
	Average value per Gallon	\$ _____
Irreplaceable Bulk Wine	Average # Gallons	_____
	Maximum # Gallons	_____
	Average value per Gallon	\$ _____
Cased Goods	Average # Cases	_____
	Maximum # Cases	_____
Library Collection	# of Cases	_____
	Replacement Value	\$ _____

Winery Pak® Application

Do you have any caves at your premises

Yes No

Square Footage _____

Use _____

Do you own any Registered Historical Buildings at your premises

Yes No

Describe _____

Do you ever store wine at any location not listed on your policy

Yes No

Maximum value stored at any one unlisted location

\$ _____

Do you require off-site storage sites to provide you with regular inventories

Yes No

Any Named Insured have any business operations not detailed above

Yes No If yes, describe

General Comments _____

Application Completed By _____

Title _____

Date _____

Additional Information Required

Statement of Values incl Building, Building Improvements, Equipment & Wine Values by location

Inventory of Cased Wine and of Bulk Wine, by location, for last 12 months

Schedule of Vehicles including Make, Model, VIN number, Class code, Garage Zip Code

Schedule of Drivers including Name, Date of Birth and Drivers license number

Loss History for the last three years

Summary of current coverage's

Copies of current declaration pages