

# Winery Insurance

**Winery PAK<sup>®</sup>** is a proven insurance solution for wineries & vineyards, from small start-ups to the largest in the country.



## What It Covers

We have the ability to accommodate a diverse range of exposures for all sized winery operations including:

- Wine Production
- Wine Production for Others
- Alternating Proprietorships
- Custom Crush
- Wine Storage
- Tasting Rooms
- Beverage Shops
- Restaurants
- Special Events
- Catering
- Lodging

## What It Offers

**Winery PAK** provides the following lines of insurance for wineries, including:

- Business Property & Equipment
- Wine Products
- Wine Contamination
- Leakage of Wine
- Tanks & Barrels
- Specialized Wine Valuation
- Transit Coverage
- Equipment Breakdown
- Farm Buildings
- Dwellings
- Product Withdrawal Expense
- General Liability
- Liquor Liability
- Chemical Drift Liability
- Farm Liability
- Pollution Liability
- Personal Liability
- Cyber Risk
- Commercial Auto
- Excess Liability
- Employment Practices Liability

## Program Features

- Available exclusively through independent insurance agents and brokers
- Dedicated claims team in place since 2000
- Offering all lines of coverage
- Available in 42 states as well as British Columbia and Ontario in Canada
- Underwritten on behalf of Great American Insurance Company since 1996

## Resources

- Location surveys to evaluate safety, security and fire systems
- Thermal imaging inspections of building and equipment electrical systems to detect problems that could lead to fire and/or failure
- Emergency planning & evacuation
- Driver screening; driver training and record management programs
- Accident investigation protocols
- Wide variety of safety training sessions
- Training for responsible serving of alcohol
- Evaluations of Building replacement costs and insurance to value
- Identity Theft 911 portal providing online risk management tools



Putting a Cork in *Risk*

888-386-5701 | [info@pakprograms.com](mailto:info@pakprograms.com)  
[www.winerypak.com](http://www.winerypak.com)

**Underwriting Office:**

Three Wing Drive | Cedar Knolls, NJ 07927

**Sales Office:**

1255 Treat Blvd, Suite 810 | Walnut Creek, CA 94597

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