



Protect your passions

Private Collections
Insurance

Insuring “liquid” assets

Wine enthusiasts take great care to build and maintain their collections. Chartis is equally attentive when it comes to their protection. Our Private Client Group offers precise coverage complemented by a range of services to preserve long-term value.

Coverage highlights

Broad, customizable coverage

Depending on the extent of your wine collection, you may choose one overall coverage limit or address bottles individually. Our policy responds to damage from fire, theft, earthquake, flood and breakage.

Up to 150% replacement cost

If a covered item must be replaced, it's less vulnerable to market volatility.

Mechanical breakdown

You're protected if wine spoils due to climate control system failure.

Newly acquired items

New acquisitions are immediately covered for up to 90 days from the time of purchase.

Worldwide coverage

Each item included on the policy is protected, regardless of location.

In-transit items

Rest assured that bottles shipped from your favorite vineyard or store are covered.

Maintaining your collection

We offer more than coverage

Private Client Group's knowledgeable team of risk management specialists can help you preserve the value of your collection and minimize its exposure to conditions that can lead to breakage or spoilage.

Appraiser recommendations

We can connect you to third party professionals who are best equipped to assess your one-of-a-kind collection.

Storage solutions

We can advise on proper storage conditions when building or renovating your wine cellar.

Inventory management

We can recommend inventory software programs and/or third party vendors that provide cellar inventory solutions. With our help, you'll know what you own, where it's located and the opportune time to drink it.

An elite vendor network

Access our directory of pre-screened resources for shipping, buying and selling wine; off-site storage facilities; state-of-the art security and temperature-control systems.

We're here to help

Here's an example of our expertise in action:

An avid collector was renovating the expansive wine cellar in his home. During an on-site vulnerability assessment, we discovered that a mechanism hooked up to the central air conditioning unit was also being used to regulate the cellar temperature. If this piece broke, a replacement could take weeks to locate and install—a delay that could potentially ruin one of the largest private collections in the U.S. To alleviate the concern, we advised him to pre-purchase the replacement parts needed for emergency repairs.

Helpful hints

- Wine should be stored at 55° F. Higher temperatures can age wine prematurely, reducing shelf life and value.
- The ideal humidity is between 65 - 75%. Anything too low or too high can harm the cork and the label.
- Keep bottles at least 8" off the ground to avoid damage if your basement or cellar floods.
- If your home does not offer the right features to age your collection, you can rent space at a specialty wine facility.
- Do not store chemicals, paint or odorous materials near your collection. They can permeate through the corks and spoil the wine. Also avoid storing wine near heaters or sunlight; in areas that could potentially leak or flood; and in areas subject to vibrations (beneath or next to a home theater, for example).
- Central alarms for theft, temperature, fire and moisture can detect potential threats to your wine cellar before it's too late. Look for a model that can send alerts directly to your cell phone or mobile device.

Wine insurance is just one of the many advantages available to our policyholders. Please ask your independent agent or broker about protection for other private collections, homes, personal excess liability, automobiles, yachts and more.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. Private Client Group is a division of Chartis Inc. Insurance is underwritten by a member company of Chartis Inc. This is a summary only. It does not include all terms and conditions and exclusions of the policies described. All references to claim settlement information are based on the loss being covered by the policy and are subject to change without prior notice. Please refer to the actual policies for complete details of coverage and exclusions. Coverage and supplemental services may not be available in all jurisdictions and are subject to underwriting review and approval.