

How to Protect Your Wine



Document your purchase

- Keep your original receipts, detailed descriptions, and photos of your wine bottles.
- Complete and update your inventory regularly - include where bottles are stored and what makes them unique.
- Have your collection professionally appraised and keep a running record of appraised values.

One of the biggest potential losses you can face is spoilage of wine due to climate control system failure. Spoilage is typically not covered by a basic homeowner's policy.



Optimize your storage location

- Store your wine in a professional wine storage facility or an in-home wine cellar that is climate controlled.
- Keep your wine at a consistent temperature of 55 to 60 degrees F (13-15 degrees C) and humidity level of 60 to 80 percent to keep corks healthy and sealed.
- Avoid exposure to vibrations and locations in the home that generate heat, such as kitchens, laundry or furnace rooms.
- Keep your wine in the dark, as light can damage wine and fade labels.



Transport it carefully

- Avoid transporting wine unless absolutely necessary.
- Pack each bottle in a two-piece, molded polystyrene foam mailer and place it in a double wall container to ensure that it will travel safely.
- Make sure the temperature remains consistent throughout the trip.
- Use a professional transportation company with a climate-controlled truck if you're moving cases of wine.



Get the right insurance

What to look for in an insurance policy:

Insurance companies that specialize in protecting fine wine will have a strong network of service providers that can help you avoid and recover from loss. That can help you ensure that your wine is protected in your home or in a storage location and can make you whole again if your wine is damaged, spoiled, lost, or stolen, regardless of how it happened.



Want to learn more?

Contact your agent or broker or visit www.chubb.com/us-wine-spirits



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