

How to Protect Your Wine

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

Want to learn more?

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