CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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WINERY — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for bonded wineries, custom-crush facilities, and tasting rooms. Priorities reflect typical exposure for this class; confirm against the winery's actual production, storage, and hospitality operations.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Commercial Property (Wine at Selling Price)**	Covers buildings, tanks, barrels, and wine. Without a selling-price clause, finished wine may be paid only at production cost.	CORE
☐	**Commercial General Liability (incl. Products)**	Covers visitor injuries and claims arising from wine sold, such as broken glass or contamination.	CORE
☐	**Liquor Liability**	Covers claims from tasting room pours and events. GL typically excludes it for wineries.	CORE
☐	**Earthquake**	Excluded from standard property. Barrel and tank losses need to be specifically included where the winery is in a seismic area.	SITUATIONAL
☐	**Spoilage / Refrigeration Breakdown**	Covers wine lost when chillers or power fail during fermentation or storage.	PREVALENT
☐	**Equipment Breakdown**	Covers sudden failure of presses, chillers, pumps, and bottling equipment.	PREVALENT
☐	**Bailee / Custom Crush Coverage**	Covers other wineries' wine in the applicant's care — standard property may exclude property of others.	SITUATIONAL
☐	**Business Income**	Replaces income after a loss, which can span more than one vintage if barrels are destroyed.	PREVALENT
☐	**Workers' Compensation**	Required in most states; harvest brings CO2, confined-space, and machinery hazards, plus a larger seasonal workforce.	CORE
☐	**Farm / Vineyard Coverage**	Needed if the applicant farms grapes — tractors, spraying, and crop exposures are usually written separately.	SITUATIONAL
☐	**Umbrella / Excess Liability**	Adds limits over GL, liquor, and auto for events, weddings, and tour traffic.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed coverage for this class is protection for the wine itself at its true value. Many wineries carry property coverage that pays finished wine at cost rather than selling price, and assume earthquake is included when it is not. The 2014 South Napa earthquake caused an estimated $80 million in wine-industry losses, led by collapsed barrel stacks, and a single barrel loss can take a small producer out of the market for a vintage or more. Wineries that store other producers' wine also need confirmation that property of others is covered.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.