



# Wineries

You work hard to make your business a success.

With SECURA, you get trade-specific insurance tailored to your needs. Our Beverage Manufacturing Coverage Endorsement, Tank Leakage, and Product Contamination coverages are designed specifically for your winery business to give you peace of mind so you can focus on your customers. You'll find our people truly care and enjoy helping you.

## Coverage features

### Beverage Coverage Endorsement

- Harvested Grapes or Crops.....\$50,000
- Trellises or Unharvested Crops .....\$25,000
- Wines Market Value.....Included
- Beverage Tank Collapse.....Included
- Contingent Transit .....\$25,000
- Contract Cancellation Expense .....\$25,000
- Contract Penalty Costs:
  - Per Claim.....\$25,000
  - Aggregate .....\$50,000
- Business Personal Property Deferred Payments.....\$50,000
- Key Employee Replacement Expense.....\$50,000
- Broadened Business Income
  - Including Food Contamination, Off Premises Special Event Cancellation, Water Boil Order, and Processing
  - Water Loss Expense .....\$50,000

### Tank Leakage

Sublimits available up to \$1,000,000

### Product Contamination

Sublimits available up to \$1,000,000

## Optional coverages

- Pesticide or Herbicide Applicator Coverage
- Product Recall Expense with Additional Covered Expense
- Employee Benefits Liability
- Employment Practices Liability
- Commercial Umbrella Liability
- Liquor Liability
- General Liability WRAP - Broader general liability protection with increased limits for supplementary payments, automatic additional insured status for certain eligible persons or entities, and more
- Business Auto WRAP - Greater coverage for your business automobile, plus it saves you money by including a number of valuable coverage extensions in one form

## Manufacturer WRAP

### Flex Coverages

Our Flex Coverage Limits reduce your worry about having enough coverage. At the time of loss, apply your limit of \$125,000 to any combination of the six coverages below:

- Debris Removal
- Electronic Data
- Fine Arts at Described Premises
- Fire Extinguisher Recharge
- Personal Property of Others (excluding employee tools)
- Public Safety Service Charges

### Coverage Features

Key coverages for the Manufacturer WRAP include:

- Brand and Label Removal.....\$25,000
- Employee Theft .....\$10,000

### Ordinance or Law

- Undamaged Portion Building .....Included in Building Limit
- Tenant Improvements and Betterments.....Included in BPP Limit
- Demolition Cost Coverage and Increased Cost of Construction combined .....\$100,000
- Increased Period of Restoration .....Included in Broadened Business Income

### Money And Securities

- Inside.....\$10,000
- Outside .....\$10,000

### Personal Property Away From Premises

- At any Fair, Trade Show, or Exhibition.....\$15,000
- Care, Custody, or Control of a Salesperson.....\$10,000
- Personal Property Away From Premises
  - Non-Owned Location.....\$25,000
  - In Transit (any vehicle) .....\$50,000

*Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.*

Protection designed for you.



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## Manufacturer WRAP Summary of Coverages

### Manufacturer Trade Coverages

- Brand and Label Removal.....\$25,000
- Broadened Business Income
  - Contingent Cargo Income.....\$25,000
  - Broadened Business (Income Including Civil Authority, Lost Lease Protection, and Dependent/Secondary Property Income).....\$100,000
- Customer Property Away From Premises
  - In Transit (any vehicle).....\$25,000
  - Care, Custody, or Control of your Subcontractor.....\$25,000
- Dies, Patterns, Molds And Forms (Theft Limitation) Including Customers.....\$50,000
- Employee Tools
  - Per Employee.....\$1,000
  - Aggregate.....\$10,000
- Patent Infringement Expense Reimbursement.....\$2,500
- Precious Metals.....\$10,000
- Personal Property Away From Premises
  - Non-Owned Location.....\$25,000
  - In Transit (any vehicle).....\$50,000

### Flex Coverage Extensions

- Flex Coverage Limit of Insurance.....\$125,000
- Applies to the Following Coverage Options:
  - Debris Removal
  - Electronic Data
  - Fine Arts at Described Premises
  - Fire Extinguisher Recharge
  - Personal Property of Others (excluding employee tools)
  - Public Safety Service Charges

### Coverage Features

- Accounts Receivable (other than electronic data)
  - On Premises.....\$25,000
  - Off Premises.....\$5,000
- Additional Covered Property.....\$50,000
  - Broadened Premises.....1,000 feet
- Business Personal Property On Structures Or In Portable Storage Units.....Included in BPP Limit
- Business Personal Property Seasonal Increase.....25% or \$100,000 (whichever is less)
- Computer and Funds Transfer Fraud.....\$5,000
- Employee Theft.....\$10,000
- Forgery or Alteration.....\$25,000
- Landlord Furnishings.....Included in Building Limit
- Lock Replacement Due to Theft of Keys or Transmitters.....\$1,000
- Money And Securities
  - Inside.....\$10,000
  - Outside.....\$10,000
- Money Orders And Counterfeit Money.....\$5,000
- Newly Acquired or Constructed Property (Building, Your Business Personal Property, Broadened Business Income, and Flex Coverage Extensions combined).....\$1,500,000
- Ordinance Or Law
  - Undamaged Portion Building.....Included in Building Limit
  - Tenant Improvements and Betterments.....Included in BPP Limit

- Demolition Cost Coverage and Increased Cost of Construction combined.....\$100,000
- Increased Period of Restoration.....Included in Broadened Business Income
- Outdoor Property
  - Fences and Antennas.....\$10,000
  - Trees, Shrubs, and Plants.....\$10,000 (limited to \$1,000 per tree, shrub, or plant)
- Outdoor Signs.....\$10,000 per sign
- Personal Effects (excluding employee tools).....\$10,000
- Personal Property Away From Premises
  - At any Fair, Trade Show, or Exhibition.....\$15,000
  - Care, Custody, or Control of a Salesperson.....\$10,000
- Photographic Or Scientific Instrument Lenses.....Included in BPP Limit
- Pollutant Clean-Up and Removal.....\$25,000
- Tenant Building — Required By Lease.....\$10,000
- Tenant Glass Breakage.....\$50,000
- Theft of Building Materials.....\$50,000
- Unscheduled Structures.....Building Limit or \$25,000 (whichever is less)
- Valuable Papers and Records (other than electronic data)
  - On Premises.....\$25,000
  - Off Premises.....\$5,000

### Claim-Friendly Support

- Coinsurance Waiver on Losses Under \$10,000.....Included
- Covered Crime Reward.....\$5,000
- Removal of Property to Prevent a Loss.....\$1,000

### Deductible Provisions

- Selected Coverage Deductible.....\$500
- Regardless of the amount of the Deductible for Covered Property, the most we will deduct in any one occurrence is \$500 for the following selected coverages provided by this policy:
  - Electronic Data
  - Fine Arts at Described Premises
  - Personal Property of Others
  - Accounts Receivable (other than electronic data)
  - Computer and Funds Transfer Fraud
  - Employee Theft
  - Forgery or Alteration
  - Tenant Glass Breakage
  - Money And Securities
  - Money Orders and Counterfeit Money
  - Outdoor Property
  - Outdoor Signs
  - Personal Effects (excluding employee tools)
  - Valuable Papers and Records (other than electronic data)
- No deductible applies to the following additional coverages provided by this policy:
  - Patent Infringement Expense Reimbursement
  - Fire Extinguisher Recharge
  - Public Safety Service Charges
  - Broadened Business Income
  - Lock Replacement Due To Theft of Keys or Transmitters
  - Covered Crime Reward
- The deductibles as shown in the policy apply to all remaining coverages.

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