Harvest and Crush Season: Protecting Wine Inventory When Values Peak

Crush season is when a winery's inventory value climbs fastest. Tanks fill with fermenting juice, barrels are topped with new wine, and finished wine from previous vintages is still in the cellar. If your property limits were set months ago, they may not reflect what's actually in your building right now.

How wine is valued in a claim

Standard commercial property policies often value inventory at cost — grapes, materials and labor — rather than what the wine would sell for. For finished, bottled wine, that can be a fraction of its real value. Winery-specific programs frequently offer selling-price or market-value valuation for finished goods. Know which valuation your policy uses before a loss, not after.

Coverage for wine in process

Fermenting and aging wine can be lost to tank failure, leaking valves, temperature control failure or contamination. Many standard policies exclude leakage, spoilage or collapse of tanks unless specifically endorsed. Winery forms often include:

- Wine spoilage from temperature control failure or power outage.
- Tank and barrel rack collapse, including loss of contents.
- Wine leakage from tanks, valves and lines.
- Contamination coverage.

Seasonal inventory

Because inventory peaks after harvest and drops as you sell, a peak season endorsement or reporting form can keep you fully insured without paying for peak values year-round.

Practical steps

- Update inventory values before crush.
- Maintain glycol and refrigeration systems.
- Secure barrel racks and check stacking.
- Install temperature alarms on tanks and cellars.

Your inventory is years of work and the heart of your business. Make sure it's insured at the value it really has.

Questions about your coverage? I've spent more than 46 years helping Kansas City area businesses and families get insurance right. As an independent agent with access to over 50 markets, I work for you — not an insurance company. Call or text Jay Stoetzer at 816-384-7738, or email jay@insure247.com for a no-pressure review.

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