The Cellar Report

Insurance insights for Wineries & Vineyards from Jay Stoetzer

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Crush Season Fills Your Tanks — and Raises Your Exposure

Harvest is when a winery's inventory value climbs fastest. Tanks fill with fermenting juice, barrels are topped with new wine and last year's vintages still sit in the cellar. If your property limits were set months ago, they may not reflect what's actually in your building today. I'm Jay Stoetzer, and this month I'm covering how wine inventory is valued and insured.

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 programs frequently offer selling-price or market-value valuation for finished goods, and agreed formulas for wine in process. Know your valuation basis before a loss, because it decides your claim payment.

Coverages Standard Policies Miss

- Wine spoilage from temperature control failure or power outage
- Tank and barrel rack collapse, including loss of contents
- Leakage from tanks, valves and transfer lines
- Contamination of wine in process
- Custom crush clients' wine in your care

Handling the Seasonal Swing

Inventory peaks after harvest and falls as you sell. A peak season endorsement or a reporting form keeps you fully insured without paying for peak values year-round. Update values before crush, not after a loss.

YOUR AGENT

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DID YOU KNOW?

- Barrel rack collapses can destroy several vintages at once.
- Glycol chiller failures during fermentation can spoil wine within days.
- Custom crush clients' wine in your care is property of others and needs its own limit.

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PRO TIP FROM JAY:

Before crush wraps up, update your inventory values — wine in tanks, barrels and bottles — and ask your agent how each stage is valued on your policy. If finished wine is valued only at cost, ask about selling-price valuation. Then confirm leakage and collapse coverage are on the policy.

REAL-WORLD SCENARIO

A tank valve fails overnight during crush and a full tank of new wine drains onto the cellar floor. The winery's standard property policy excludes leakage of contents, so the lost wine isn't covered — only cleanup of the building. A winery-specific form with wine leakage and spoilage coverage, written at selling-price valuation for finished wine, would have paid for the loss.

— Jay Stoetzer

Recipe of the Month: Slow Cooker Apple Cider Pulled Pork

Ingredients:

- 3–4 lb pork shoulder
- 2 cups apple cider
- 1 onion, sliced
- 2 tbsp brown sugar
- 1 tbsp smoked paprika
- Salt and pepper
- Buns and coleslaw for serving

Instructions:

1. Rub the pork with brown sugar, paprika, salt and pepper.
2. Place onion in the slow cooker, add pork and pour cider over it.
3. Cook on low 8 hours until tender.
4. Shred, toss with a little cooking liquid and your favorite KC sauce, and serve on buns with slaw.

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Free Wine Inventory Coverage Review

I'll review your inventory valuation, spoilage, leakage and collapse coverage and compare winery-specific programs from multiple carriers — free and no obligation.

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This newsletter is for general information only and does not change the terms of any insurance policy. Coverage depends on the actual policy language, and availability varies by carrier.

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