

Your wines
and spirits
deserve
the best
possible
protection



HISCOX
ASSURANCES

Penser à tout,
et surtout à vous

Losses: Hiscox's response



Burglary

One of our customer's wine cellar was emptied, despite having an armoured door, with a three-point locking system. His finest bottles of wine and spirits were stolen and some were broken during the burglary.

Hiscox paid out €85,000 to the customer, without applying any excess. This also covered the broken bottles and the reimbursement of the temporary storage expenses.



Accidental breakage

A shelf in a customer's presentation wine cellar came away from the wall. His finest bottles were broken in the fall while others were spattered with the liquid.

Hiscox commissioned a loss adjuster to estimate the losses and find equivalent bottles on the market. It offered depreciation for the bottles with damaged labels. Hiscox covered the total loss of €27,000.

Wine cellars have been poorly protected by traditional insurance policies, yet they are subject to many losses (theft, breakages, water damage, etc.). Like works of art, they deserve specific insurance coverage.
Hiscox is offering the solution specially for wines and spirits.

Principal insurance cover

'All risks cover except' including



Breakage and accidental damage



Theft, even from a cellar or outbuilding

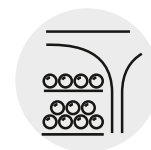


Water and fire damage

Worldwide guarantee, including



During **shipping, delivery** and when **moving house**



Even covers **professional storage costs**

Policy benefits

- **No excess**
- **Declared value:** no prior proof required
- **New purchases are automatically covered** within 3 months and up to 30% of the insured value

Additional cover in the event of a loss

- Expert fees
- Security and storage costs
- Transport costs to a secure emergency location

The Hiscox extras



Personalised contract

Clearly drafted contract to cover **the entire cellar**, with an adjustable sub-limit per bottle.



Network of specialists

Access to our **network** (transportation, storage, expert assessment, security, etc.) in the event of a loss.



Valuation service

We can put you in touch with **experts** throughout France **to estimate the true value of your cellar.**

Good practices

- Keep an **accurate cellar book**
 - Get an expert to **assess your cellar**
- To be extra sure:
- Install an **armoured door** and an **alarm system**
 - A well-maintained **air conditioning system**
 - Restrict **transferring bottles** to avoid attracting attention

Did you know?



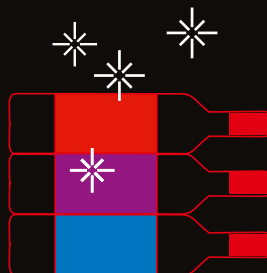
Estimated price of a bottle of the Petrus vintage 2000 from the Space cuvée, which spent 14 months in the International Space Station.

Sales record in 2018 for a bottle of red wine, attributed to the 1945 vintage of Romanée-Conti Estate.

Price of a recently sold bottle of Green Chartreuse, from the 1850s.

Sommelier tips

- Stock wine bottles horizontally and spirits vertically
- More than 15 cm above the ground, away from damp walls or pipes
- In a quiet place, free from heat and light sources
- At a temperature of between 11 to 14°C and a humidity level of between 70 and 80%



Why Hiscox?

As an international group listed on the London stock exchange, Hiscox has been collecting and insuring art for over 50 years. It has built an in-depth knowledge in the fields of art and protecting collections. Hiscox is recognised for its quality and simplicity in managing and settling claims.

To learn more, please contact your underwriter or send a message to the following address: hiscox.apc@hiscox.fr.

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