



CAPITAL INSURANCE GROUP®

California Capital Insurance Company
Nevada Capital Insurance Company
Eagle West Insurance Company
Monterey Insurance Company

Our Company proudly enjoys a reputation for providing quality insurance coverages as well as outstanding claims services.

Founded in 1898, our organization provides years of experience and knowledge coupled with superior service to our policyholders.

Our Winery Program is designed for the smaller wineries that produce no more than 15,000 cases a year of either sparkling or still wines. We know you, the horticulturist, manufacturer and vintner, pride yourself in complete attention to the smallest detail of your operations in order to provide a quality product. In the same spirit, we at Capital Insurance Group also provide the finest insurance protection for the winery industry by paying attention to every detail of your insurance coverages. This of course, includes coverage while giving guided tours on your premises.

So please, take a moment to review the coverages available to you under our Winery Program. You'll see why your winery deserves the insurance protection provided by Capital Insurance Group.

WE OFFER THE FOLLOWING OPTIONAL COVERAGES

- Wine Leakage Excluding Earthquake
- Earthquake Sprinkler Leakage
- Vineyard Coverage for Wineries
- Liquor Liability

Additional Property Coverages for Wineries:

- Ordinance or Law Coverage
- Income Support Properties
- Business Income

ELIGIBLE RISKS

- Maximum property values are \$2,000,000 per building and \$5,000,000 per location.
- Maximum number of acres for the vineyard is 25.
- Protection classes 9 or 10 are eligible, only if there is a secondary water supply or adequate response time from the U.S. Forest Service.
- Tasting rooms are eligible, only if they are operated in conjunction with a winery and/or gift shop.
- Must be willing to comply with ADA recommendations.

INELIGIBLE RISKS

- Risks that have caves or caverns.
- Microbreweries
- Self-guided tours of facilities.
- Risks that have a residence on premises.
- Prior claims involving ADA deficiencies that have not been resolved.

COVERAGES INCLUDED WITH THE WINERY PROGRAM

Your policy will be broadened even further by the use of our exclusive PROPERTY PLUS endorsement providing the following coverage features:

- Tree and Shrubs
\$1,000 per item/\$5,000 per loss
- Outdoor Furniture/Fixtures (included in the building limit)
- Exterior Signs - \$5,000*
- Arson Reward for Conviction - \$5,000
- Employee Dishonesty - \$5,000*
- Forgery and Alterations - \$2,500*
- Money and Securities
In: \$5,000 Out: \$2,500*
- Accounts Receivable - \$10,000*
- Valuable Papers and Records - \$10,000*
- Credit Card Transaction - \$1,000
- Transit coverage of \$10,000 is included*
- F.O.B. Shipment - \$5,000
- Electronic Data Processing Coverage - \$10,000*
- Expense for Loss Adjustment - \$5,000
- Brand Clause to assist you in your salvage after a covered loss
- Fire Extinguisher Recharge - \$1,000
- Back-Up of Sewer or Drain - \$10,000
- Equipment Breakdown is included

*Higher limits available

Policy forms must be referred to for complete details on specific coverages and limitations.

Winery
PROGRAM
Superior Protection Since 1898

WE'RE THERE
WHEN YOU NEED US!



RATED "A" EXCELLENT VIII
BY A.M. BEST COMPANY