

## InsureMyWine Program Benefits

**Coverage Summary:** The coverage provided by Ellis Insurance to the Wine Services Alliance members is best-in-class, carefully crafted with wine collectors in mind. It includes protection from virtually all types of direct physical loss, as well as options for label damage, transportation, and extended coverage should a bottle's value have increased dramatically since originally listed for insurance. Wine insurance is added peace of mind.

Coverage Feature	InsureMyWine Program	Other Insurance
Blanket or itemized coverage	<b>YES</b>	No – Blanket only
Coverage limit increased to 150% of agreed value in the event of a loss.	<b>YES</b> (available for collections valued >\$300,00)	No
All-risk coverage, including <i>mechanical breakdown</i>	<b>YES</b>	Varies
Generous per-bottle limit	<b>YES</b> – up to \$50,000	No - \$10,000 limit
Wine in transit coverage	<b>25% of total limit</b> , up to \$100k	Same
Label coverage	<b>YES</b> – available for collections valued >\$300,000	No
Earthquake deductible	<b>\$250 to 10% of total limit</b> , by request	10% of total limit.
Flood deductible	<b>\$250 to 10% of total limit</b> , by request	10% of total limit or \$5k, whichever is higher.
Windstorm or Named Storm deductible	<b>\$250 to 2.5% of total limit</b> , by request	10% of total limit or \$5k, whichever is higher.
10% Loss Free Credit	<b>Available</b>	No

*This information is for illustrative purposes only. Only the policy form and endorsements themselves can provide actual coverage wording and conditions. Policy wording may be subject to change.*

For more information visit [www.insuremywine.com](http://www.insuremywine.com)