



# STOCK THROUGHPUT PROTECTION FOR THE WINE INDUSTRY

At Trident, we offer bespoke insurance and risk management solutions to help protect your client's winery and its assets. Our tailor-made product for the wine industry will help manage the risk profile that your business faces, so that your clients can focus on what is important, delighting their customers.

## COVERAGE

- We underwrite all aspects of the Winery industry including Distributors, Processing, Importers/Exporters, Contamination and Leakage.
- End to end coverage, starting at the time the grape is picked right through to final customer delivery
- Customized valuation, including selling price for vintage and nonvintage wines
- Contamination coverage, including Leakage, Spoilage, caused by breakdown, Derangement of refrigeration equipment or failure to maintain temperatures
- Seamless "All Risk" policy covering inventory from your raw material to finished and sold product worldwide in Transit, Storage and Processing

## **POLICY BENEFITS**

Significant Cost Savings – The Marine market combines Transit and Stock, which can be more competitive than separate traditional Cargo and Property placements.

Reduction in Deductibles – Where the Property deductible operates on a percentage of values basis, by removing the stock values.

Locations – Bottling plants, blending buildings, tank storage and barrel/cask can be expressly considered as separate locations.

#### **KEY FEATURES**

- Continuous cover throughout the supply chain, manufacturing/ warehousing, and distribution
- Enhanced temperature deviation, decay and deterioration coverage throughout the supply chain cycle
- Enhanced bespoke valuation
  provisions
- Coverage available for named Wildfire on a Full Policy Limit
- Catastrophic Coverage for

Earthquake, Windstorm and Flood

- Local insurance policies with comprehensive regulatory compliance
- Comprehensive Brands & Labels coverage and Assured's control over "suspect" damage / fear of loss
- Trade and Voyage Disruption and Extra Expenses coverage for both inventory and Transit risks

Trident Marine Managers is a leading specialty marine Managing General Underwriter (MGU) dedicated to serving the insurance needs of the maritime industry in the United States and Gulf of Mexico since 1982.

Trident is a full-service MGU with a consistent track record for growth and profitability and we are able to deliver capacity and solid protection.



#### **JOHN MICHEL** Director of Marine John.michel@tridentmm.com 504.840.1670

#### JEANA RAMOS

Director of Underwriting/Broker Jeana.ramos@tridentmm.com 209.787.9730



The description of this product is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same. Trident Marine Managers is a series of RSG Specialty, LLC, a Delaware limited liability company based in Illinois. RSG Specialty, LLC is a subsidiary of Ryan Specialty, LLC. Trident Marine Managers works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available from surplus lines insurers. In California: RSG Specialty Insurance Services, LLC (License #0G97516). ©2023 Ryan Specialty, LLC