

For those who know

WINE COLLECTIONS

For those who know that appreciation can come in a bottle.

GUARANTEE GOLD® has expertly crafted two separate wine collection insurance products – Vintage and Reserve – to protect both the casual collector and those who view their cellars as an investment. While a home insurance policy offers some protection for wine through contents coverage, it may not be sufficient for true aficionados. Both GUARANTEE GOLD Vintage and Reserve products are competitively priced and go beyond a homeowner policy for the greatest coverage and security.

Vintage and Reserve:

GOLD Vintage offers broad coverage for customers with significant wine accumulations and covers theft, fire, vandalism, loss of labels and breakage. A more comprehensive option, GOLD Reserve is generally for those who seek the very best, protecting wine from spoilage caused by extremes in temperature, humidity, vibration, light, loss of labels and breakage.

Blanket or Itemized scheduled coverage:

Coverage comes in two forms: blanket or itemized. Blanket coverage is a good option for customers who may not keep detailed inventory, but want full coverage for bottles valued up to \$5,000.

A Real Connoisseur:

A real connoisseur with an extensive collection who keeps a careful inventory complete with appraisals and whose cellar includes bottles that may exceed the \$5,000 price tag, would likely benefit from itemized coverage. Itemized coverage offers an agreed value replacement coverage option.

Agreed value and cash settlement option:

GOLD will pay the agreed value of itemized bottles if replaced or the settlement is taken as cash following a covered loss.

Appraisal limit:

Obtaining updated valuations is important as it establishes an agreed value and ensures a smooth outcome in the event of a loss. GUARANTEE GOLD requests appraisals on items valued at \$10,000 or more.

Coverage for Labels:

GOLD covers damage to bottle labels tearing, staining, nicks or tears all of which can immediately depreciate the wine.

Wine Accessories:

Vintage and Reserve both cover cooling systems, climate control equipment, preservation systems, racks and storage, inventory systems and more.

Coverage for wine in Transit and in Storage:

GOLD covers bottles purchased anywhere in the world for up to 90 days before being specifically scheduled. In addition, your wine is automatically covered while in transit to a new location and while temporarily in storage.

Unsurpassed Claim Handling

- A claims adjuster will contact you within two hours of notification of your claim.
- GUARANTEE GOLD claim professionals take the time to listen and learn about the things most important to you and act upon them – 24/7.
- Our staff is committed to communicating with you throughout the claims process to keep you in the know.
- We focus on keeping your life in order and help you maintain control.
- We employ leading technical experts to ensure you have the most skilled team on your side.

Please contact your independent insurance broker for a Guarantee Gold® quote today.