



PROVIDING PROTECTION AND REDUCING RISK

# WINE, VINE AND DINE PRODUCT INFORMATION

UNDERWRITTEN BY

**GUARDRISK**   
TAILORED RISK SOLUTIONS

IUM's tailor-made

Wine, Vine and Dine

product is specifically

designed for wineries,

associated restaurants

and accommodation.

This product provides

bespoke cover unique

to this sector.

## Wine, vine and dine insurance solution

This unique product offers cover for the diverse exposures inherent in the winemaking and hospitality industry.

This product has been developed to provide cover for the cultivars, trellises, machinery and equipment used to process, age, bottle, package and store the product, including distribution and sales to the end consumer.

In addition, this product covers the following property typically found at a winery and any financial loss suffered as a result of damage to such property causing an interruption to the business as well as liabilities arising therefrom or associated thereto:

- Buildings, warehouses, bottling lines, laboratories, and tank farms
- Serviced wine
- Houses, guest accommodation and tasting rooms
- Conference and spa facilities
- Shops, delis and bakeries
- Restaurants, coffee shops and cafés
- Stock, contents and personal belongings
- Library items, works of art, historical documents and manuscripts
- Vehicles, vintage collections, agricultural equipment and machinery
- Vineyards, olive groves, nurseries and orchards
- Re-establishment costs for ground preparation, including fertilisers, fungicides and insecticides
- Growing tunnels and similar structures, including the contents therein
- Irrigation systems and central pivots
- Livestock and game
- Petting zoo facilities
- Paddocks, game fencing and boundary fences
- Golf courses and bowling greens
- Property on display or for sale at craft markets, trade shows, exhibitions and museums



### Contact us

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## What makes this product unique

- IUM is able to provide up to R1billion capacity per any one location
- Full capacity can be deployed on any risk without referral or facultative support
- Participation on risks can be provided as a lead or follow market
- Reinsurance program placed with A-rated reinsurance markets
- Advanced risk management solutions offered to all clients to avoid underwriting losses at claims stage
- Broadform liability can be provided up to R250million per any one policy
- Personal sections can be added to the same policy
- Cover can be provided on selling price or pre-agreed value

## Wine estate property

Cover is provided for loss of or damage to buildings, plant, machinery, office contents, stock and materials in trade or any other property you are responsible to insure, including loss of rent payable or receivable, caused by the following perils:

- Fire and explosion, including damage caused by smoke
- Lightning and thunderbolt
- Earthquake
- Storm, wind, water, hail or snow
- Impact by aircraft, rocks, stones, boulders, meteorites, asteroids, animals, trees, aerials, satellite dishes, vehicles, railway locomotives and rolling stock
- Malicious damage
- Leakage and discharge from any sprinkler, drencher system or fire extinguishing installation/appliance
- Leakage of oils and chemicals
- Subsidence, landslip and heave
- Charring
- Power surge
- Theft
- Accidental damage

Cover is also provided for loss of or damage, caused by defined perils, to:

- Grapevines
- Growing tunnels or other structures (plastic, shade cloth or nets, hail nets, poly-carbon and fibre glass)
- Paddocks, game fencing and boundary fences



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- Re-establishment costs for ground preparation, including fertilisers, fungicides and insecticides
  - Serviced wine
  - Trellises

### **Loss of or damage to wine, spirits and related products**

Cover is provided for accidental loss of or damage to:

- Cat walks, installations, structures and any property related thereto
- Machinery, separators, press bags, piping and any other equipment used for the production process
- Serviced wine
- Tanks, barrels, bottles and any other receptacles, including any equipment related thereto
- Wine, spirits and related products

Cover is also provided for:

- Damage to wine and grape juice caused by fermentation
- Damage to property caused by the discharge or leakage of wine, related products and glycol from tanks, pipes or apparatus, including the loss of such wine, related products and glycol
- Damage to wine being transported by forklifts on your premises
- Theft of wine in bottles or boxes accompanied by forcible and violent entry into or exit from any building or any attempt thereat

### **Business all risks**

All-risks cover is provided for loss of or damage to property belonging to your business or for which you are responsible to insure occurring anywhere in the world.

Cover is extended to include:

- Loss of or damage to wine tanks and containers
- Loss of or damage to wine tanks in the open
- Loss of property from a locked vehicles as a result of remote jamming

### **Goods in transit**

All-risks cover is provided for loss of or damage to property owned by you or for which you are responsible whilst being transported inland by you, on your behalf or to you by road, rail, domestic flight or post. Ropes, tarpaulins and packing materials in connection therewith, are also covered.

Cover is also provided for loss of or damage to:

- Pesticides, herbicides and/or fertilizers in transit including loss of or damage during the application process to crops and land
- Neighbours property transported by you on their behalf

## **Marine cargo**

All risks cover is provided for loss of or damage to property you are importing or exporting for purposes of your business from the time of attachment of your risk, as per the incoterms, including loading onto the conveyance vessel for the commencement of the transit, transport to and whilst at packers' premises, loading, unloading, stuffing and unstuffing of containerised consignments and discharge operations en route for shipment, until offloaded and safely delivered into the warehouse or place of storage at final destination.

## **Irrigation systems**

Cover is provided either on an all-risks basis or following defined perils for loss of or damage to agriculture centre pivots used for farming purposes or irrigation systems used in sporting grounds or gardens, including the electrical system and ancillary components forming an integral part thereof.

## **Leisure sporting facilities**

Cover is provided for damage to golf courses or bowling greens you own or you are responsible to insure, including the bunkers, bridges, dams, ponds, watercourses and similar features forming part thereof, caused by defined perils.

## **Livestock**

Cover is provided for death of your livestock on your premises following any accident, illness, disease or defined peril and theft of livestock from your premises.

Cover is also provided for:

- Death of livestock during droving
- Death of livestock whilst being transported to a show or auction and whilst on the show grounds
- Veterinarian fees incurred for the treatment of livestock solely for the prevention of death
- Disposal of carcasses
- Costs incurred to transport replacement livestock to your premises





## **Game**

Cover is provided for death of your game on your premises following:

- Fire
- Smoke
- Lightning and thunderbolt
- Explosion

## **Business interruption**

Cover is provided for loss of profit, rental income or revenue following interruption of or interference with the business in consequence of damage to your buildings, plant, machinery, contents, stock and materials in trade, irrigation systems and leisure sporting facilities caused by the following perils:

- Fire and explosion, including damage caused by smoke
- Lightning and thunderbolt
- Earthquake
- Storm, wind, water, hail or snow
- Impact by aircraft, rocks, stones, boulders, meteorites, asteroids, animals, trees, aerials, satellite dishes, vehicles, railway locomotives and rolling stock
- Malicious damage
- Leakage and discharge from any sprinkler, drencher system or fire extinguishing installation/appliance
- Leakage of oils and chemicals
- Subsidence, landslip and heave
- Charring
- Power surge

Cover can be extended to include loss following interruption of or interference with the business in consequence of a claim paid or liability being admitted under the following sections:

- Accidental damage
- Accidental damage: Wine, spirits and related products
- Deterioration of stock
- Glass
- Goods in transit
- Money
- Theft

Cover can also be extended to include loss suffered to your business in consequence of:

- Adverse weather conditions of sufficient intensity and/or strength with the potential to cause damage to property or injury to persons
- Bomb threat in the vicinity of your premises
- Closure of your business due to defective sanitary arrangements at your premises
- Closure of your business due to noxious fumes in the vicinity of your premises
- Closure of your business due to vermin or pests at your premises
- Contractual payments having to be made to growers for the purchase of grapes that are unable to be used or processed
- Death of game by a bushfire or wildfire
- Failure of the auxiliary power plant to operate in the event of failure of the main electricity supply grid from which you normally receive power
- Failure of the ventilation system or central air-conditioning system which controls the cooling or heating requirements of your premises
- Fines or penalties you are contractually liable to pay for non-fulfillment or late completion of orders
- Food or drink poisoning at your premises
- Guests failing to settle their account on final departure from your premises
- Having to return deposits upon cancellation of bookings for accommodation
- Loss of liquor license
- Murder, suicide, armed robbery, malicious or terrorist activities (whether actual or hoax) at your premises
- Prevention of access to your premises
- Pollution of any sea, beach, waterway, dam or river in the vicinity of your premises
- Special events not being able to take place
- Summons of you or any of your directors, partners or employees to appear as a witness in court proceedings

Cover can further be provided to include loss following interruption of or interference with your business in consequence of damage occurring at the following situations or damage to your property located at such situations:

- Additional premises
- Contract sites
- Manufacturers or processors of components, goods or materials upon which your business is dependent



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- Premises of direct customers
  - Premises of direct suppliers
  - Public telecommunications suppliers
  - Public utilities suppliers
  - Rail, road and air service premises
  - Storage sites

### **Accounts receivable**

Cover is provided for loss suffered by your business in consequence of you being unable to trace or establish the outstanding debit balances, due to your books of account being lost or damaged as a result of an accident or misfortune, whilst at:

- Your premises
- The residence of any director, partner or employee
- The premises of your auditor or professional accountant
- Any other place for safekeeping

### **Theft**

Cover is provided for theft of, or malicious damage caused during theft to, contents and stock owned by you or for which you are responsible, whilst contained in any building at your premises.

Cover is also provided for theft of, or malicious damage caused during theft to, buildings occupied by you.

Cover can be extended to include theft of, or malicious damage caused during theft to the following whilst located at your premises:

- Containers stored in the open including their contents
- Contents located in public access areas within any building
- Fuel in underground tanks
- Property stored in the open
- Tenants' improvements, including fixtures and fittings forming part of the building you occupy and for which you are responsible to insure
- Underground cables and pipes
- Wine, spirits and related products in tanks in the open

### **Money**

All-risks cover is provided for loss of money used in your business, whilst at your premises, in transit to and from the bank, at your place of residence or on your person whilst travelling on a business trip anywhere in the world.

Cover is also provided for:

- Loss of money extorted from any director, member, partner, trustee, or employee of your business, or a relative of any such person, that is threatened with physical harm
- Loss of or damage to receptacles on your premises
- Loss of money resulting from illegal use of your business bank cards
- Loss resulting from fraudulent electronic fund or airtime transfers

Contingency cover is also provided for loss of or damage to money in transit, where such money is insured by another insurer who fails to indemnify the loss or the limit of indemnity provided is insufficient to cover the loss you suffered.

## **Glass**

Cover is provided for loss of or damage to internal and external glass (including mirrors), signwriting and treatment thereon, on your property.

Cover is also provided for damage to:

- External advertising signs, blinds and canopies (including signwriting and treatment thereon), manufactured of glass, plastic, perspex or similar brittle material
- Sanitary ware

## **Fidelity**

Cover is provided for financial loss suffered by you as a result of theft of money, stock or other property belonging to you or for which you are responsible, committed by your employees or in collusion with others.

Cover is also provided for financial loss resulting from computer fraud and extortion.

## **Motor**

Comprehensive cover is provided for loss of or damage to any vehicle owned, hired or leased by you including cover for accessories and spare parts as well as liability for damage to third party property arising from the use of such vehicle. Damage to vehicles caused by potholes, loss of fuel during an accident and loss of use of a vehicle following an accident are also covered. This cover is available without an excess being payable.

Cover is also provided for loss of or damage to:

- Combine corn head and cutting platforms
- Contents of 4X4 or off-road vehicles
- Contents of the spraying equipment tanks
- Damage to tyres or tracks of agricultural tractors, harvesters and agricultural implements



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- Electronic equipment used for precision farming tractors and combines
  - Unspecified agricultural implements

### **Electronic equipment**

All-risks cover is provided for loss of or damage to portable and non-portable electronic equipment, owned, hired or leased by you, or for which you have accepted responsibility to insure, including the cost of data reinstatement.

### **Electronic equipment: Business interruption**

Cover is provided for loss of profit or revenue following interruption of or interference with your business in consequence of the loss of or damage to electronic equipment insured under the electronic equipment section.

### **Machinery breakdown**

Cover is provided for damage to plant, machinery and ancillary equipment (including electronic equipment forming an integral part thereof), owned by or leased to you, or for which you have accepted responsibility to insure, caused by breaking, distortion or electrical burn out of the plant, machinery or any part thereof.

### **Machinery breakdown: Business interruption**

Cover is provided for loss of profit following interruption of or interference with your business in consequence of the damage to plant, machinery, and ancillary equipment insured under the machinery breakdown section.

### **Deterioration of stock**

All-risks cover is provided for the deterioration, putrefaction or contamination of stock contained in any cold room, fridge, freezer or controlled atmosphere chamber insured under the machinery breakdown section, resulting in it no longer being fit for human consumption or for its intended function or purpose, occurring as a result of the:

- Accidental switching off of the electricity supply
- Breakdown of or damage to the temperature controlling and monitoring apparatus
- Escape of refrigerant fumes
- Failure of public power supply
- Loss of or damage to electricity supplying cables
- Non-deliberate wrongful setting of any thermostatic device

Cover is also provided for the:

- Cleaning and decontamination of the cold storage area
- Costs of obtaining a condemnation certificate issued by an environmental health officer
- Disposal of the condemned goods

### **Construction plant all-risks**

All-risks cover is provided for damage to mobile construction plant and equipment used on your premises or contract sites in the course of your business, including liability for injury to third parties or damage to third parties' property caused whilst operating such plant and equipment. Cover for replacement plant and equipment hired-in can also be included.

### **Accident benefits**

Compensation is provided for death and disability resulting from an accident which can occur at work or after hours, 7 days a week, and includes reimbursement of medical expenses incurred in relation thereto. This compensation is paid over and above any compensation received under the COID Act.

### **Public and Products liability**

Cover is available to indemnify you for costs, expenses and compensation you may be legally liable to pay arising out of death, injury or illness to third parties or damage to third parties' property caused by:

- You or your employees in the operation of your business
- Animals whilst being droved on public roads
- Escape of wild animals through the perimeter fences of your premises, including the cost incurred to recover and relocate the wild animals to your premises
- Animals at shows, auctions or any other location where such animals are temporarily kept or housed
- Animals straying from your premises or straying from any other location where such animals are temporarily kept or housed
- An attack by a wild animal occurring on your premises
- Aerial and non-aerial crop spraying on your premises
- Hunting activities arranged by you and occurring on your premises
- Spread of fire from your premises to neighbouring farmlands or veld and can be extended to include damage caused to crops, plantations, sugarcane plantations and forests
- Flood arising from the collapse of dam walls and canals occurring on your premises



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- Any actual or alleged neglect, error or omission by you or your employees in the conduct or execution of duties or services provided in the course of your business
  - Damage to third party property temporarily in your care, custody and control for storage
  - Any tangible property (including containers, packaging and labels) after it has left your custody or control, which you have designed, specified, formulated, manufactured, constructed, installed, sold, supplied, distributed, treated, serviced, altered or repaired
  - Food and drink supplied for consumption on your premises
  - Outdoor activities such as horse riding, hiking, game watching, game drives, swimming, abseiling, diving, mountain biking, outdoor obstacle courses, canoeing, boating and camping
  - Educational, cultural, sporting, musical, fireworks, wedding, religious or fundraising events, tours and or exhibitions organised by you at your premises

Cover is also available for costs and expenses which you shall become legally liable to pay as a result of:

- Extinguishing or fighting a fire, including water bombing activities by air, or any other fire extinguishing methods, to prevent the spreading of fire from your premises to any third party property
- The call out and assistance of a Spotter Plane belonging to Working on Fire (WOF) which has been requested by the Fire Protection Officer of a registered Fire Protection Association for the purposes of spotting the fire or guiding the helicopter or other aircraft required for water-bombing to the site of the fire
- The replacement of lost or damaged guests' laundry or personal property
- The recall of any of your products to prevent or avoid such products causing death, injury or illness to third parties, including the costs of removal, recovery, repair, alteration, treatment or expenses incurred to replace such products

### **Employee to employee liability**

Cover is provided to indemnify your employees for costs, expenses and compensation they may be legally liable to pay for injury caused to another employee in the scope of their employment with you.

### **Employment practices liability**

Indemnifies you for damages you may be legally liable to pay following actual or alleged:

- Employment related sexual harassment
- Oral or written publication of material that, defames or violates the right of privacy

- Unfair conduct relating to employment, promotion, demotion or training
- Unfair discrimination
- Unfair dismissal, suspension or other disciplinary action
- Unfair refusal to employ a qualified applicant for employment

### **Directors and officers**

Indemnifies a director or officer of your business for legal defence costs incurred to defend a claim made against them for actual or alleged wrongful breach of trust, breach of fiduciary duty, error, omission, misstatement, misleading statement or any other wrongful act or omission.

### **Personal legal liability**

Indemnifies you for costs, expenses and compensation you may be legally liable to pay arising out of accidental death, bodily injury or illness of any person or accidental physical loss or damage to property caused by you, your spouse or any other family member normally residing with you, anywhere in the world.

### **Houseowners**

Cover is provided for loss of or damage to all buildings and outbuildings at your private residence, including any fixtures and fittings that belong to you.

Cover is also provided for loss of or accidental damage to fixed machinery, motors and built-in appliances installed at your private residence for domestic use.

Cover is included for damage to those parts of a building susceptible to powers surges and fluctuations from accidental changes in the power supplied by a public supply authority.

### **Householders**

Cover is provided for loss of or damage to the household contents, personal property and office furniture of your private residence and outbuildings, including property in the open within your premises.

Cover is also provided for loss of or damage to fixtures and fittings that you have installed as a tenant of a private residence.

Cover is further provided for loss of or damage to personal property whilst away from your private residence for:

- Safe-keeping at a building you temporary occupy, hotel, guesthouse, club, bank, safety deposit box or registered furniture storehouse
- The purpose of altering, renovating, repairing, cleaning or dyeing
- Personal use inside any office where you are employed





Cover is included for loss of or damage to personal property whilst being transported by a furniture removal company and stored at a registered furniture storehouse for the purposes of relocating to a new address.

Cover is also available for loss of or damage to:

- Home-industry goods or merchandise kept at your private residence for sale or distribution
- Tools and machinery kept at your private residence for use in your personal home-run business

### **Personal all-risks**

Cover is provided for loss of or damage to personal property:

- Anywhere in the world
- As a result of remote jamming of your vehicle containing such personal property

### **Art collectibles**

Cover is provided for loss of or damage to your art, antiques and collectibles of particular value due to their age, style, artistic merit or collectable value, whilst at your premises or when being transported to, stored or displayed at an art exhibition, museum, registered bank or temporary premises.

### **Watercraft**

All-risks cover is provided for loss of or damage to watercraft, including contents and accessories therein, outboard motors and trailers, used in your private and personal capacity, as well as certain watercraft used for commercial recreational purposes.

Cover is provided whilst such watercraft are used on water within the Republic of South Africa and Namibia and up to 20 (twenty) kilometres from the shores of these countries.

Cover may also be included for loss of or damage to watercraft used in international inland waters, on request.

Liability cover is also available to indemnify you for legal liability which could arise as a result of injury to third parties or damage to third parties' property caused whilst operating or towing your watercraft.

### **Legal costs**

Compensation is provided for legal costs and expenses that you become liable for arising from:

- An event that leads to a civil legal action brought by your or against you in your private capacity or an event that leads to your defence against a criminal charge

- Family matters such as divorce, child custody, maintenance suits and access to children
- Legal action by or against you in a labour court

### **Identity theft**

Compensation is provided for expenses incurred by you, as a result of identity theft:

- In defending any civil or criminal action against you
- In removing any civil or criminal judgement wrongfully entered against you
- In challenging the accuracy or completeness of any information in your consumer credit report
- To re-file applications for loans or other credit or debit accounts
- To contest the accuracy or completeness of any information contained in your credit history





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