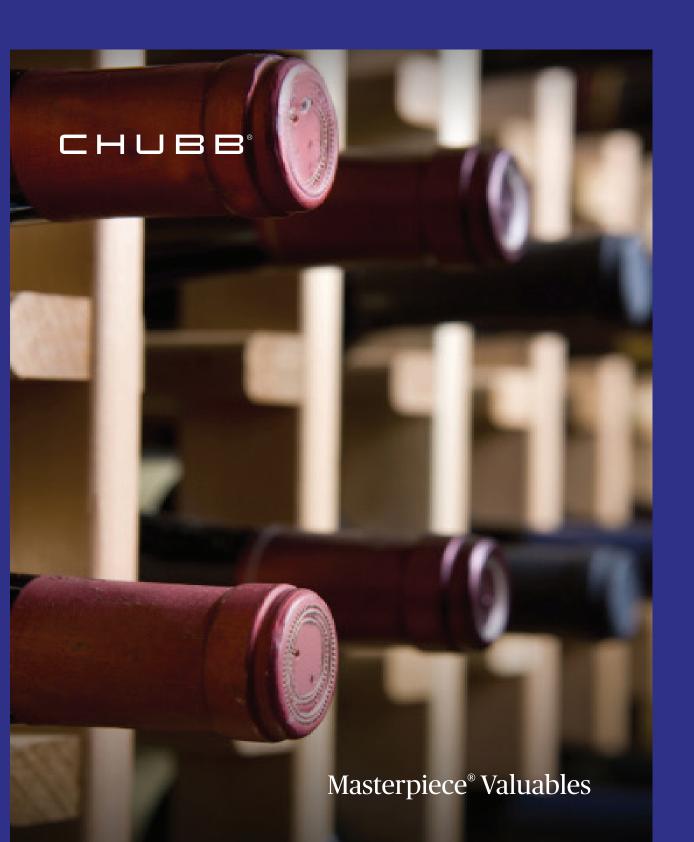
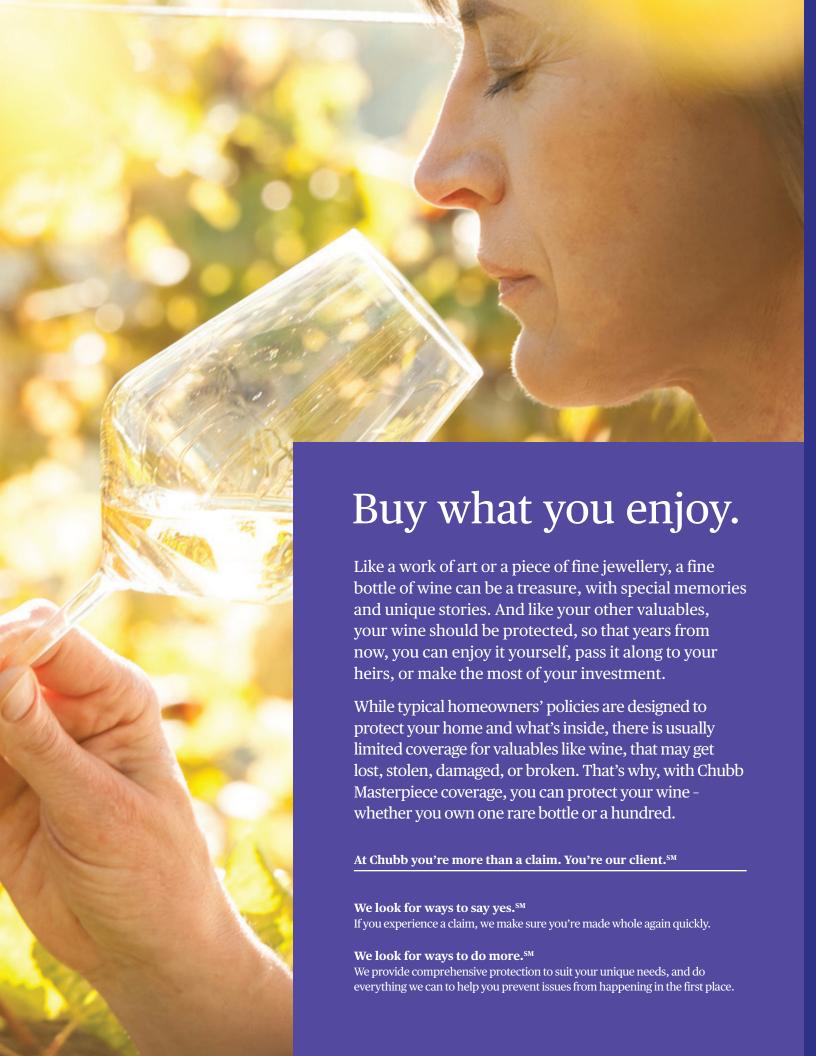
Protect your wine, so you can appreciate it for years to come





# We look for ways to say yes

When a client's back-up generator failed and his wine cellar lost power, several bottles were spoiled. Chubb covered the loss and put him in touch with a wine advisor to rebuild his collection.

We make the claims experience faster, with less fine print. Our adjusters will consult with you within 24 hours of your claim, and if approved will issue payment within 48.

#### You'll never hear us say, "that's good enough"

Your wine is protected against a broad range of losses - including fire, theft, and breakage - worldwide. And, you won't pay a deductible in the event of a covered loss.

### We don't make you jump through hoops

We don't need an appraisal for individual bottles of wine that are valued at less than \$50,000. All we need in this instance is a detailed description and estimated value.



## We look for ways to do more

Chubb offers a full suite of consultative and loss prevention services to complement your Valuables policy.

#### Make sure wine is safe in its cellar

We can do an on-site assessment of your cellar or an off-site storage facility, to ensure that your wine has the security and fire detection systems needed, and is not exposed to any potentially harmful environmental conditions.

#### We'll help you plan for emergencies and other risks

We'll help you design a plan to prepare for natural and man-made disasters, as well as show you how to protect your wine when you're renovating your home.

#### We know the people you need

We can review consignment agreements and facility reports for you, and offer many other services to keep your wine safe. If our in-house experts don't know the answer or can't provide the service, we can refer you to wine experts worldwide, including sommeliers, appraisers, storage and transportation experts, and custom cellar designers.

The majority of investment-grade wines come from the Bordeaux region.

### Over 2 million 1%

Number of wine producers in the world



True investment-grade wine makes up less than 1% of the world's total wine supply.



### What to consider when collecting wine

- Buy what you like to drink. In case it doesn't pan out as an investment, you can still enjoy it.
- More expensive wines tend to appreciate by a greater factor.
- Proper storage is essential. Keep it dark, maintain approx. temperature of 12°C-15°C and 65-70% humidity, and keep wine safe from vibration and water. Most people think basements are an ideal place for cellars; however, they are at risk for water infiltration and mold. Storage in an improper climate may age the wine too fast or too slow.
- Keep all receipts and records. Just like
  with fine art, the provenance of your
  wine is important. Save all invoices,
  appraisals and documentation with your
  collection. If you plan to sell your wine
  in the future, you may also consider
  maintaining a detailed record of storage
  conditions, including temperature and
  humidity levels.
- If you buy a case of wine, keep it in the wooden crate for security and stability.

Chubh Ingunad™
Chubb. Insured."
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