



Fine Wine Insurance: Exceptional Coverage for Exquisite Collections



For avid wine collectors, searching for that rare vintage bottle of wine is more than just a hobby – it's a passion. We understand this passion and recognize that preserving fine wine collections requires a combination of broad coverages and highly-specialized risk consulting services.

Whether the collector has a sophisticated wine cellar in his or her home or is just getting started, we have the products and expertise to create insurance solutions that address the collector's needs.

Following are a few of the many coverage and service highlights available to clients of ACE Private Risk Services:

Coverage Benefits

Market value coverage – We settle covered losses at least at the scheduled amount or, if higher, at market value up to 150 percent of the scheduled amount, protecting high net worth individuals and their families against temporary spikes in prices.

No deductible – If a precious bottle is misplaced, stolen, or damaged, the loss is covered from the first dollar.

Single item or blanket coverage – Clients have the option to schedule individual items in their collection or choose blanket coverage for their collection overall. Many of our clients choose a combination of both to maximize ease and value.

“All risk” coverage – Wine collections will be protected against loss due to flooding, which is excluded from homeowner policies.

Newly acquired items – We automatically include coverage for newly acquired wine, giving your affluent individuals ample time to notify their agent.

Risk Consulting Benefits

Risk consultation – Our in-house experts can advise clients on the proper shipping and storage of their collection, such as making sure they have a backup power supply for temperature controlled cellars. We can help them develop an evacuation plan for the collection in case of a natural disaster.

Referral network – We maintain robust relationships with a network of specialized firms and consultants who can assist with the tracking and valuation of wine collections.

Superb claims service – Our claims adjusters have deep experience in understanding the nuances of the fine wine market and handling claims quickly and fairly. Consistently, 99 percent of clients who have had a claim would recommend ACE to friends or family.

Important Notice: This brochure contains only a general description of the insurance coverages provided by our policies. Coverage terms are subject to change and can vary by state. The brochure does not include all of the benefits and limitations found in the policy. The insurance policy itself, not this descriptive brochure, will form the contract between the policyholder and the insurance company. Policies issued by Bankers Standard Insurance Co. and ACE Insurance Co. of the Midwest. All rights reserved.