

Leaks in your coverage?  
We can help!



**Fairmont Specialty**<sup>®</sup>  
part of **Crum Forster** group

### **Contact Information**

Insureds - Contact your local agent  
and request our program by name

Agents - Please send submissions to  
wine\_submission@cfins.com

#### **Marketing**

Kelly\_Monhoff-Croman@cfins.com  
707-501-5047

#### **Underwriting**

Nick\_Faragasso@cfins.com  
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#### **Executive**

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Winery &  
Wine-Related  
Business Insurance



**Fairmont Specialty**

# Fairmont Specialty

## Financial Strength and Stability

Fairmont Specialty is a part of Crum & Forster, a national commercial property and casualty insurance company founded in 1896 and licensed in all fifty states and the District of Columbia. The insurance companies that Fairmont Specialty utilizes (United States Fire Insurance Company and North River Insurance Company) provide excellent financial security and stability and are rated 'A' (Excellent) by AM Best. Fairmont's strategy is to develop industry-specific expertise within the company and across all functional areas including marketing, underwriting, loss control and claims. This approach gives us a better understanding of our insured's business and ultimately results in a stable market providing a superior product and higher level of service.



## Tailored Insurance Product

At Fairmont Specialty we understand the wine business and the unique challenges it presents. The coverages that Fairmont Specialty provides have been tailored to meet the needs of the wine industry and those challenges. These coverages include:

### **Property Coverages**

- Wine Caves – Included
- Stock - valued at adjusted market value (agreed value available)
- Leakage - \$500,000 (with higher limits available as necessary)
- Contamination - \$500,000 (with higher limits available as necessary)
- Vines and Trellis - \$1,000 per vine / \$50,000 aggregate
- Property Off- Premises - \$250,000
- Green Building Coverage - 50% of loss up to \$50,000
- Mobile Agricultural Equipment - \$25,000 (includes rental cost reimbursement)

### **General Liability Coverages**

- Liquor Liability - \$1M / \$2M
- Wind Drift / Overspray - Included
- Special Events Coverage - Included
- Medical Payments - \$15,000

## Market Expertise and Personalized Service

Fairmont's structure and focus on specific industry segments means that our marketing and underwriting staff are focused solely on the wine industry. We have over 80 years of combined experience in the industry and thoroughly understand its exposures and the coverages necessary to adequately protect your business. Our team is always directly available to answer any questions that you or your agent may have.

Our loss control engineers will work with you and our underwriting team to analyze previous losses for hidden cause and effect relationships. They will also identify actual and potential future loss sources and minimize these exposures, reducing your potential for a future loss that could permanently damage your business.

Should you incur a loss, our claims unit, with a designated claims account executive for the wine business segment who works closely with our underwriting staff, will provide specialized claims service with a personal touch. We are there when you need us the most. In addition, we retain claims experts with winemaking experience who are focused purely on the unique claims that arise from the wine business.

