**SECTION A: APPLICANT INFORMATION**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **A1** | **DATE OF APPLICATION** |  | | | | |
| **A2** | **EFFECTIVE DATE** |  | | | | |
| A3 | NAMED INSURED(S) |  | | | | |
|  | DBA(S) |  | | | | |
|  | If more than one Named Insured exists, please list and explain relationship below: | | | | | |
|  |  | | | | | |
| A4 | CONTACT NAME |  | | | PHONE |  |
| A5 | STREET ADDRESS |  | | | | |
| A6 | CORP. STRUCTURE | Individual | Partnership | Corporation | | Other |
| A7 | WEBSITE |  | | | | |

SECTION B: REVENUE BREAKDOWN

|  |  |  |
| --- | --- | --- |
| **CASED WINE** | | |
| **B1** | ***Sales Volume*** – Total number of cased/bottled wine sold over last 12 months: | cases |
|  | ***Revenue*** – Total sales of cased/bottled wine over last 12 months: | $ |
|  | ***Average*** – Approximate revenue per case (average for all varietals): | $ |
| **BULK WINE (WINE TO BE SOLD AS BULK WINE)** | | |
| **B2** | ***Sales Volume*** – Total number of bulk wine gallons sold last 12 months: | gallons |
|  | ***Revenue*** – Total sales of bulk wine over last 12 months (sold as bulk wine versus cased wine): | $ |
|  | ***Average*** – Approximate revenue per gallon for wine sold as bulk wine (average for all varietals): | $ |
| **SPARKLING WINE** | | |
| **B3** | ***Sales Volume*** – Total sales of sparkling wine over last 12 months: | $ |
| **ALL OTHER REVENUES** (last 12 months): | | |
| **B4** | Bulk Grape Sales | $ |
| **B5** | Tasting Room Only Sales | $ |
| **B6** | Host Custom Crush Sales | $ |
|  | If yes, provide copy of required written contract and # of Clients: |  |
| **B7** | Restaurant Sales  *If yes, complete Restaurant Supplemental* | $ |
| **B8** | Third Party Event Rental Sales | $ |
| **B9** | Hotel, B&B, Dwelling Rental Sales  *If yes, complete Hospitality Supplemental* | $ |
| **B10** | Foreign Sales (excluding Canada) | $ |
| **B11** | Sales from “other than wine products”  *If yes, Describe these products****:*** | $ |
| **B12** | **TOTAL REVENUE** | $ |

SECTION C: WINE STOCK INVENTORY (Last 12 Months):

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ***Replaceable Wine (R)***: Valued at Replacement Cost  ***Irreplaceable Wine (I)***: Valued at Selling Price less unincurred expenses. Qualifies for 3 of 6 Designations - 1) Estate Bottled; 2) Produced and Bottled By; 3) Named Vineyard; 4) AVA; 5) Vintage Date; 6) Methode Champenoise | | | | | |
| Avg. Monthly Gallons – (R) |  | Avg. Value per Gallon – (R) | $ | Avg. Value Bulk Gals – (R) | $ |
| Avg. Monthly Gallons – (I) |  | Avg. Value Per Gallon – (I) | $ | Avg. Value Bulk Gals – (I) | $ |
| Avg. # of Cases on Hand |  | Avg. Selling Price Per Case (see B1) | $ | Avg. Value Cased Goods | $ |
|  | | | | **TOTAL STOCK VALUES:** | $ |

SECTION D: PROPERTY

|  |  |  |
| --- | --- | --- |
| **COOPERAGE SCHEDULE** – Last 12 Months | | |
| **D1** | Average # of Barrels on Hand  % New French Oak  % All Other Barrel Types | %       % |
| **D2** | Total Replacement Cost of All Barrels | $ |
| **TANK SCHEDULE –** Permanent Tanks on Hand | | |
| **D3** | Total # of Tanks on Hand |  |
| **D4** | Total Tank Gallons Available |  |
| **D5** | % of Jacketed Tanks | % |
| **D6** | Largest Tank (gals) on Hand |  |
| **D7** | Total Replacement Cost of All Tanks | $ |
| **STOCK OF OTHERS:** | | |
| **D8** | Do you store wine for others? | Yes  No |
| **D9** | If yes, provide required written contract for review and number of clients last 12 months: |  |
| **MISCELLANEOUS:** | | |
| **D10** | Mobile Equipment Values (attach schedule): | $ |
| **D11** | Do you have plans for any construction at your described premises? | Yes  No |
|  | If yes, please explain: | |
| **D12** | Do you own any Caves? | Yes  No |
|  | If yes, please advise Square Footage: |  |
| **D13** | Do you own and operate Solar Panels | Yes  No |
|  | If yes, describe and include total wattage: |  |
| **D14** | Do you own permanent backup generator(s)? | Yes  No |
| **D15** | Do you have a written Sanitation Program? | Yes  No |
| **D16** | Do you have a Winemaking Log? | Yes  No |
|  | If yes, describe how information is stored: |  |
| **D17** | Do you have an Equipment Maintenance Program? | Yes  No |
| **D18** | Do you conduct Employee Safety Trainings? | Yes  No |
|  | If yes, advise number of trainings per year: |  |

SECTION E: OPERATIONS INFORMATION

|  |  |  |
| --- | --- | --- |
| **E1** | Do you currently have insurance for your winery? | Yes  No |
|  | *If yes*, have you had any losses in the past five (5) years?  We will need five (5) years of currently valued loss runs if you are not an existing client. | Yes  No |
| **E2** | Number of years in business: | years |
| **E3** | Total number of employees: | employees |
| **E4** | Do you have any operations insured elsewhere? | Yes  No |
|  | *If yes,* explain: | |
| **E5** | Do you have business exposures besides winemaking and distribution? | Yes  No |
|  | *If yes,* explain: | |
| **E6** | Do you bottle your own wine? | Yes  No |
|  | *If yes*, please describe bottling line and equipment: | |
| **E7** | Do you bottle wine for others? | Yes  No |
|  | *If yes,* how many cases are bottled for others? | cases |
| **E8** | Do you provide transportation for visitors to or on your Property? | Yes  No |
|  | *If yes,* please provide details: |  |
| **E9** | Do you offer Tours? | Yes  No |
| **E10** | How many visitors do you have on an Annual basis? | visitors |
| **E11** | Do you own or lease any vineyard property? | Yes  No |
|  | *If yes,* please provide number of planted acres: | acres |
| **E12** | Do you host Eventson your Premises? | Yes  No |
|  | *If yes*, provide number of annual events: | events |
| **E13** | Do you rent out your facility to third parties for their events? | Yes  No |
|  | *If yes,* provide number of annual events:  *If yes*, submit required written contract for review | events |
| **E14** | Do you rent out your facility to third parties for weddings: | Yes  No |
|  | *If yes*, provide number of annual events:       & Average Attendance |  |

**SECTION F: LIABILITY COVERAGE OPTIONS:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **COVERAGE OPTION** | | **YES / NO** | **CURRENT LIMIT** | **REQUESTED LIMIT** | | |
| **F1** | Product Withdrawal Expense | Yes  No | $ | $50,000 | $100,000 | $250,000 |
| **F2** | Wind Drift or Overspray | Yes  No | $ | $1M | | |
| **F3** | Hired & Non-Owned Automobile Liability | Yes  No | $ | $1M | | |
| **F4** | Employee Benefits Liability | Yes  No | $ | $1M | | |
| **F7** | Excess Liability  (ACORD Application Required) | Yes  No | $ | $      M | Not to Exceed $10M | |

**SECTION G: AUTO EXPOSURES**

|  |  |  |
| --- | --- | --- |
| **DRIVER SCREENING PROCEDURES – MVRs:** | |  |
| **G1** | Do you have Driver Screening policies and procedures in place? | Yes  No |
|  | *If yes, please describe:* |  |

**SECTION H: SUPPLEMENTAL INFORMATION**

|  |
| --- |
|  |

READ AND SIGN BELOW

I have reviewed this application for accuracy before signing it. As a condition precedent to coverage, I hereby state that the information contained herein is true, accurate, and complete and that no material facts have been omitted, misrepresented, or misstated. I know of no other claims or lawsuits against the Applicant, and I know of no other events, incidents, or occurrences which might reasonably lead to a claim or lawsuit against the applicant. I understand that this is an application for insurance only and that completion and submission of this application does not bind coverage with any insurer.

|  |  |  |
| --- | --- | --- |
|  | | |
| SIGNATURE OF APPLICANT | | |
|  |  |  |
| NAME | TITLE | DATE |
|  | | |
| SIGNATURE OF BROKER | | |
|  |  |  |
| NAME | TITLE | DATE |

**PLEASE READ CAREFULLY**

**GENERAL FRAUD WARNING NOTICE**

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act, which is a crime and may subject the person to criminal and civil penalties.

**STATE SPECIFIC FRAUD WARNING NOTICES**

|  |  |  |  |
| --- | --- | --- | --- |
| **Arkansas Fraud Warning**  Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information on an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.  **Colorado Fraud Warning**  It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of Insurance within the department of regulatory agencies.  **District of Columbia Fraud Warning**  WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by an applicant.  **Florida Fraud Warning**  Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.  **Hawaii Fraud Warning**  For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.  **Kentucky Fraud Warning**  Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.  **Louisiana Fraud Warning**  Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.  **Maine Fraud Warning**  It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.  **Maryland Fraud Warning**  Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.  **New Hampshire Statement of Residency**  To procure automobile insurance, I hereby attest that I am, and each named insured is, a resident of the State of New Hampshire. I understand that if I falsely claim for myself or any named insured to be a resident of the State of New Hampshire, I am subject to prosecution, imprisonment of up to one year, a fine of $2,000 and the denial of coverage for any loss, not occurring in New Hampshire, under the automobile insurance policy for which I am applying. I also understand that this statement will be relied upon in connection with future renewals of the automobile insurance policy for which I am applying, and that it is my responsibility to inform my insurance company before my next renewal after I or any named insured ceases to be a New Hampshire resident and that I will be subject to the penalties listed above if I fail to do so.  **New Jersey Fraud Warning**  Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. |  | **New Mexico Fraud Warning**  Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.  **New York Fraud Warning**  Automobile Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed $5,000 and the value of the subject motor vehicle or stated claim for each violation. Other Types of Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed $5,000 and the stated value of the claim for each such violation.  **Ohio Fraud Warning**  Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.  **Oklahoma Fraud Warning**  WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.  **Oregon Fraud Warning**  Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact, may be violating state law.  **Pennsylvania Fraud Warning**  All Types of Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. Motor Vehicle Insurance: Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to $15,000.  **Tennessee Fraud Warning**  It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.  **Virginia Fraud Warning**  It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.  **Washington Fraud Warning**  It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits. | |
| **POLICY CANCELLATION PROCEDURE**  **Pro Rata Calculation**  We will compute return premium pro rata and round to the next highest whole dollar when a policy is cancelled:   1. At the company’s request; 2. Because the insured no longer has a financial or insurable interest in the property or business operation that is the subject of insurance; 3. Rewritten in the same company or company group; or 4. After the first year for a prepaid policy written for a term of more than one year.   **Other Cancellations**  If preceding paragraph does not apply, we will compute return premium at .90 of the pro rata unearned premium and round to the next higher whole dollar. | | |