



Protecting Your Wine Collection

by Ann Dean, Certified Professional Insurance Agent (CPIA), The Partners Group

Consider these simple tips to protect your prized wine collection:

Document, document, document:

- Keep original purchase receipts, auction catalog and the contact information from the seller.
- Keep a detailed description of the bottles, including any marks that make it unique.
- Photographs are a great way to document your wine.
- Keep an updated inventory. The list should include wine descriptions, value and storage location.

What is it worth:

- Markets can be extremely volatile so routinely have your collection appraised and keep a record of its value over time.
- Work closely with your insurance agent to ensure you are protected based on current market value.
- A common wine scam is relabeling. Don't be duped, do your research.

Optimal storage locations:

- A cellar is the best place to store wine.
- Avoid places in your home that generate heat - like kitchens, laundry rooms and boiler rooms.
- Avoid exposure to vibrations around older wines.
- Electric wine coolers are good options.
- Consider expanding your storage space to accommodate new additions.

Invest in a personal cellar/vault:

- The best cellars are detached, well insulated, and secure, or store your wines with a reputable storage facility.
- High value bottles should be stored in cellars insulated with fiberglass to regulate temperature.
- Redwood or mahogany racks do not rot in humidity.

Climate control:

- Avoid exposure to extreme temperature changes – ideal range is between 45 & 65 degrees Fahrenheit.
- Arid environments can dry out the cork, so 50–80% humidity is optimal.
- Use a monitoring alarm to alert you to temperature changes.
- Install a backup generator.

Transport safely:

- Avoid transporting wine unless absolutely necessary.
- Wine should be delicately handled.
- Pack each bottle in a two-piece molded polystyrene foam mailer and place in a double wall container. Using any other packing materials such as bubble wrap may allow the bottles to contact each other and break.
- Temperature needs to be regulated throughout the process.

Properly insure your wine:

- Most insurance policies don't cover wine collections. You will need a separate policy or rider to protect your collection.
- Understand what your policy covers or doesn't cover, such as market appreciation, mechanical breakdown of your climate control system and newly acquired wine.
- Consider an insurance carrier that specializes in settling wine collection claims.



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