

## Travelers Canada IndustryEdge<sup>SM</sup> Product provides a Single Source Solution to meet the unique coverage needs of Wineries

A winery owner knows there is much more to making fine wines than simply growing grapes. Viticulture, oenology, equipment management, staffing, marketing, special events and insurance are all integral components of a sophisticated operation. Wineries are as individualized as their products and labels. Large or small, vintners require customized insurance solutions.

That is why Travelers Canada has developed an insurance coverage product designed exclusively to meet the unique needs of commercial wineries. It is a natural extension of our expertise in providing comprehensive protection for the complex exposures confronting the food industry.

Our broad and flexible Winery product brings together all the critical coverages needed most by wineries and represents a far superior alternative to purchasing a generic insurance product loaded with endorsements. At Travelers Canada insurance products are crafted to meet the unique needs of each business.

### Key Available Coverages



#### Standard Coverages

- Commercial Property
- Commercial General Liability
- Commercial Automobile – Liability and Physical Damage

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#### Optional Coverages

- Liquor Liability
- Product Recall Expense
- Enhanced Property Coverage for:
  - damage to vines
  - wine leakage
  - market value for your wine
  - contamination of wine
- Equipment Breakdown
- Crime Insurance
- Directors & Officers Liability
- Employment Practises Liability
- Fiduciary Liability
- Identity Fraud
- Inland Marine
- International Coverage
- Umbrella

## Services

### RISK CONTROL

With more than 100 years of experience, Travelers Canada risk control professionals have the knowledge, experience and technical ability to help retailers identify and reduce exposures that could result in injuries or damage to inventory, equipment and property.

Our expertise includes areas such as:

- Slip and Fall Exposure Management
- Contractual Risk Transfer
- Life Safety
- Property Protection
- Business Continuity and Crisis Management
- Ergonomics and Material Handling
- Product Safety and Complaint Handling
- Fleet Safety Management

Visit Travelers Canada's secure Risk Control website at: [travelerscanada.ca](http://travelerscanada.ca) and find Risk Control Services under Risk Control Management to log in.

For more information about Travelers Canada's unparalleled risk control service, visit our Web site or email [Ask-Risk-Control-Canada@travelers.com](mailto:Ask-Risk-Control-Canada@travelers.com)

### CLAIM SERVICES

At Travelers Canada, we understand the importance of effectively managing claim costs to help the long-term success of a business. Our highly-trained claim professionals understand the types of losses that can occur in the winemaking industry.

As soon as a claim is reported our claim professionals will work diligently to gather the facts of the case, collaborate with the right people and determine the best resolution strategy to lead to optimal claim closure. With a full compliment of claim professionals in our offices across Canada, we have the wherewithal to better understand different jurisdictions and offer a specialized approach to claim handling. So no matter what the claim is– Auto, General Liability or Property– Travelers Canada has experienced claim professionals, specialized claims handling processes and sophisticated technology that will help achieve the best possible claim results.

## About Travelers

### ABOUT TRAVELERS CANADA

St. Paul Fire and Marine Insurance Company and Travelers Guarantee Company of Canada, known as Travelers Canada, are the Canadian licensed insurers of the Travelers Companies Inc. Travelers Canada is headquartered in Toronto with offices in Vancouver, Calgary, Edmonton, Winnipeg, Montréal and Halifax. With more than 400 staff, Travelers Canada provides a range of property and casualty insurance products that are distributed primarily by brokers to a range of industries and professions.

### ABOUT TRAVELERS

The Travelers Companies Inc. is a leading property casualty insurer selling primarily through independent agents and brokers. The company's diverse business lines offer its global customers a wide range of coverage in the auto, home and business settings. A component of the Dow Jones Industrial Average, Travelers has approximately 30,000 employees and generated total revenues of \$25 billion in 2010.

**For more information, visit [www.travelers.com](http://www.travelers.com)**

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