

THE PARAGON WINERY PACKAGE

The Paragon Winery package is tailored to address the unique requirements of wineries of all sizes throughout the U.S., but specifically targets operations in California, Oregon, Texas and Washington. This comprehensive package program includes Property, General Liability, Business Auto, Privacy, Excess Liability, Employment Practices Liability and Professional Liability coverages with primary limits of \$1m/\$2m and excess capacity of up to \$10m. For Property, we seek to provide limits that will meet the Insureds' needs based on Maximum Foreseeable Loss or Total Exposed Values.

WINERE®

- Property includes coverage for all property usual and customary to wine production, insured for "All Risks" of direct and consequential loss or damage utilizing the Commercial Output Policy Form (COP) and "Stop Loss Limit" insuring technique. Equipment Breakdown coverage is also provided along with proprietary wine inventory valuation clauses.
- Commercial General Liability includes defense outside the limit, broad definition of Insured and coverage extensions including liquor law liability, wind drift, and applicator's coverage for pesticides and herbicides. Primary Limits of \$1MM/\$2MM Per Occurrence and General Aggregate.
- Business Auto coverage includes combined single limit, hired and non-owned auto liability, with automatic fleet coverage. Primary Liability Limits of \$1MM Combined Single Limit.
- Excess Liability coverage is follow form with defense outside the limit. \$10MM Excess of Primary Underlying coverage includes Commercial General Liability, Business Automobile Liability, and Employers' Liability, and Liquor Law Liability.

WINERYPLUS

- Property includes contamination, accidental blending of wine, wine leakage, sewer backup, property in transit, and mobile equipment.
- Commercial General Liability includes defense outside the limit, broad definition of Insured and coverage extensions including liquor liability, wind drift, and expenses to withdraw contaminated product.
- Business Auto coverage includes combined single limit, hired and non-owned auto liability, with automatic fleet coverage.
- Privacy 101SM includes Privacy & Network Security Liability, Notification & Credit Monitoring Costs, Data Forensic Expenses and Crisis Management Expenses.
- Excess Liability coverage is follow form and defense outside the limit. Underlying coverages include Commercial General Liability, Business Automobile Liability, Employers' Liability, and Liquor Liability.

THE PROGRAM MANAGER

Paragon Insurance Holdings, LLC is a broadly diversified Program Administrator focused on Specialty Business formed by leaders with 20+ years of specialty insurance experience. Paragon supports retail agents with their strong underwriting talent, broad capabilities, sophisticated operations and national distribution.

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This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, GmbH, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A3" (Good) and a Standard & Poor's rating of "A-" (Strong), as applicable. Coverage is offered only through licensed agents and surplus lines brokers. Actual coverage may vary and is subject to policy language as issued. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2019 Allied World Assurance Company Holdings, GmbH. All rights reserved.