

The Cincinnati Insurance Companies

Personal Insurance

CAPSTONE PERSONAL ARTICLES POLICY — WINE

Coverage for Your Valuable Collection



Properly insure your collection

Certain personal property has maximum sublimits on homeowner policies or may not be covered at all. By working with an independent agent, you can feel confident knowing that you have Cincinnati's Personal Articles Coverage:

- receive agreed value after a covered loss for up to 150 percent of the scheduled amount
- insure newly acquired wine for up to 90 days automatically
- receive mechanical breakdown coverage if wine spoils due to climate system failure
- cover eligible losses worldwide
- protect property while in transit

Choose from customizable options

Every wine collection and collectors' approach to wine is unique. Choose the coverage option best suited for your needs:

- select one blanket coverage limit for your entire collection for the flexibility to drink, add or remove bottles from your collection without notifying your agent or insurance company
- individually schedule or list each bottle or case on the policy, especially for higher valued items or if keeping them in your collection over a longer period of time
- choose a combination of both blanket and scheduled limits, which may be the option for you depending on your palette and specific collection

Protect your wine collection

You can further protect the longevity and value of your collection by properly storing it and knowing which wine is long-aging and when it's ready to drink:

- avoid unnecessarily handling each bottle or case
- maintain a stable environment, ideally around 55 degrees Fahrenheit and 75 percent humidity
- store away from sources of heat, sunlight or areas prone to vibrations
- research the ideal maturity for each grape, vintage or region
- have your collection re-appraised approximately every five years

Please contact your agent recommending coverage to learn more about all the coverages available or to meet the Cincinnati claims representative who is assigned to your agent's office and is available to respond quickly and compassionately after a covered loss.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Everything Insurance Should Be®

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