# TAILORED PROTECTION FOR YOUR VITICULTURE BUSINESS



Proud to support grape-growers, winemakers and vineyard owners





#### The UK Wine Industry

Not long ago, wines from grapes grown in the UK were considered a novelty. But today, high quality, award-winning homegrown wines stand proudly on restaurant menus and supermarket shelves.

The UK is now home to around 900 vineyards and 200 wineries\*

The acceleration in growth is largely due to the relentless pace of innovation and product development, plus increased consumer demand. The UK's Viticulture industry remains a positive news story against the current backdrop of economic uncertainty, and we're proud to support an industry that is helping to put Great Britain on the map.

#### We've got you covered

As the UK's leading rural insurer, a large proportion of Britain's grape-growers, winemakers and vineyards, including England's largest winemaker, Chapel Down, trust us to protect their businesses.

That's because our expert regional Viticulture Agents have extensive experience in supporting customers through every stage of the production process, from grape-growing and winemaking, to retail and wine tourism.

We can offer an insurance and risk management solution that's tailored to meet the individual needs of your Viticulture business today, and for years to come.

#### How we can help

Our regional Viticulture Agents will help to protect your entire operation, including your property, assets, produce and equipment, plus your staff, contractors and visitors to your vineyard. Here's how else we can help:

- Business Interruption protect your business and relationships with customers and suppliers if you're unable to operate due to an unexpected event, including fire or malicious damage to the winery or vineyard. We can provide protection for up to 72 months particularly useful if you produce sparkling wine.
- Excise Duty Cover this extension can be added to your policy to help cover any duty obligations that you have to HMRC in the event of an insured loss.
- Business Liability protect your business against potential legal liabilities connected with your day-to-day viticulture activities, including tourism elements.

Working with carefully selected partners, we can also offer additional covers to safeguard your business, including Cyber protection, Product Recall cover and Machinery Breakdown insurance.

The cover you choose will depend on your circumstances and your regional Viticulture Agent will take the time to understand your needs and explain the full details, including any limits and exclusions that may apply, to help ensure it's right for you.

Britain is now home to a globally recognised winemaking industry, with sales of British wine increasing by almost 70%\* in the past two years.\*

<sup>\*</sup>Source – Wines of Great Britain Industry Report 2021-2022.

#### Tailored health and safety support

NFU Mutual Risk Management Services Ltd (RMS) are professionally qualified Health and Safety Consultants who will help you identify, manage and reduce all levels of Health and Safety risks within your Viticulture business, including on-site vehicle movement and managing visitors to your vineyard. Your Risk Management Consultant can also help guide you through current legislation and regulation, allowing you to focus on your day job.

Vulcan Inspection Services (VIS) provide statutory equipment inspection services to make sure your equipment and machinery is safe for continued use. Machinery including lifting equipment, pressurised or steam vessels, forklift trucks and telehandlers all need to be regularly inspected to prevent serious injury or business interruption. VIS can help make sure the machinery and equipment used within your operation is fully compliant with the latest regulation.

#### RMS discount for WineGB members

For a 20% discount on RMS services, simply present your WineGB membership number to your regional Viticulture Agent. For more details, including terms and conditions, speak to your regional Viticulture Agent.



## Partnering with Wines of Great Britain (WineGB)

We're delighted to be partnering with WineGB for a further three years. WineGB is the national body that represents



UK grape-growers and winemakers. WineGB's mission is to establish Great Britain as one of the world's great quality wine regions. They aim to achieve this through education and training, working with government and regulatory authorities, developing trade opportunities, making UK wine and vineyards sustainable and pushing the boundaries of knowledge through research.

#### Plumpton College

Plumpton College offers the finest facilities and courses in the UK, allowing students to gain the knowledge required to succeed within



the Viticulture industry. In recognition of our continued commitment to the UK wine industry, we've launched the Enhancing Vineyard Sustainability Award for Plumpton College MSc (Viticulture and Oenology) students. The £5,000 bursary will be awarded to a student at Plumpton College pursuing their final research project on a sustainability issue facing UK vineyards. To find out more, contact james.clapham@plumpton.ac.uk, Program Manager, MSc (Viticulture and Oenology).

### THE NEXT STEP

If you'd like to speak to a regional Viticulture Agent, visit **nfumutual.co.uk/viticulture** to arrange a discussion. Alternatively, you can email:



winegb@nfumutual.co.uk

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FMWINELEA0423 | REVIEW DATE: 31/05/24

