

The background of the slide is a wide-angle photograph of a vineyard. The rows of grapevines are planted in neat, parallel lines that curve across rolling green hills. The sky is bright blue with scattered white clouds. In the distance, a valley and more hills are visible under a clear sky.

Product Playbook

BusinessGuard Liability

A simple and dynamic digital guide to our public and products liability offering, specifically tailored to the wine and viticulture industry.

AI G's BusinessGuard Liability

Select a topic below to explore



Tailored liability solution for the wine and viticulture industry

Australia is the world's fifth largest exporter of wine, producing 4% of the global wine supply. The sector contributes over \$40 billion annually to the Australian economy and is made up by over 65 wine regions, 2,500 wineries and 6,000 grapegrowers.

AIG has created a tailored product offering for the winery sector, which covers and protects clients throughout the whole process, from harvest to consumption. We're focused on providing a breadth of coverage that allows clients to maintain their focus on producing and supplying quality wines.

Our Risk Appetite

Recognising that transparency is key to any successful partnership, AIG is committed to defining and communicating our risk appetite clearly so clients can focus on what matters most – securing the right cover to protect their business and customers.

Explore our underwriting considerations and risk appetite below. Click on each category in the **interactive barometer** to learn which industry segments and occupations we're targeting for portfolio growth, which risks we may require additional information, and risks that we will occasionally consider on a limited basis.

Our underwriting considerations when assessing wine risks

- Insured turnover forecast for a 12 month period
- Total volume of grapes crushed
- Insured's quality processes, e.g. ISO, HACCP, Food Safety Accreditation
- Recall plan in place
- Adherence to local and overseas legislation
- Management of contractors on site
- Bottling and packaging procedures
- Claims and Incident management
- Multinational cover requirements



Claims Scenarios

Our experienced claims professionals across Australia have in-depth knowledge and expertise in claims handling for a wide range of exposures.

Below are just a few examples to illustrate how AIG's BusinessGuard Liability cover has protected our clients against the unexpected.



Public Liability

- A patron at the insured's venue slips on wine spilt on the floor, leading to a public liability law suit.
- A casual worker injures their hands while harvesting grapes due to no protective equipment being made available, and sustains injuries resulting in a claim against the Insured for Past & Future Economic Loss as well as General Damages.



Products Liability

- A patron becomes unwell following consumption of contaminated wine, leading to a claim for compensation against the insured.
- A wine bottle made with the incorrect packaging explodes in a patron's hands, causing abrasions and leading to a claim for compensation against the insured.



EIL

- A wine silo collapses and releases wine into a local waterway. The EPA is notified, leading to clean-up costs being incurred by the insured.
- An employee notices the diesel tank in the insured's winery has been releasing fluids. The incident is deemed to have occurred over a gradual period of time. The insured is required to facilitate and fund the contamination clean-up.



Recall

- An insured's batch of wine needs to be recalled following glass fragments found in bottles.
- A potential fault is discovered with the glass used in the insured's wine bottles, potentially causing the bottle to break; a recall is required on the batch in question.



Exported Products

- The insured receives a claim from an online buyer based in the USA for an injury sustained from opening a damaged wine bottle.



Errors and Omissions

- The insured receives a call that the label they supplied is incorrect and needs to be amended. This results in a financial loss to the third party and a claim made against the insured.



The AIG Advantage

We believe that being **easy to do business with**, remaining flexible and **solutions-focused**, and leveraging our **local insights with global expertise** is what truly sets us apart.

Here's how:



Technical expertise

AIG offers unmatched underwriting expertise on target industries with the flexibility to offer a wide range of liability solutions.



Multinational capability

AIG's locally-based team has in-depth knowledge of global markets, providing extensive reach with the ability to serve multinational clients across 215+ countries and jurisdictions.



Loss control services

For more complex risks within the Commercial/SME sector, our risk team provides a unique perspective and risk mitigation strategies on the latest developments across a broad range of industries.



Claims excellence

Locally-based claims experts with the added benefit of leveraging our global network for quick and informed decision making.

Contact Us

From SME to Multinational, talk to the decision makers.

Our Casualty team services the whole of Australia and are available on mobile. For your ease of reference, we have split our contacts by State – depending on where you are located.



[Speak to our team today.](#)



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