

Use this Checklist to identify the risks, and Risk Advice Guides, that are relevant to you.

Physical Risks

- Commercial Motor Vehicles
- Commercial Property (Material Damage)
- Orchard Fruit
- Breakdown Cover
- Goods in Transit
- Marine Cargo/Transit

Key Person Risks

- Life Insurance
- Income Protection
- Trauma Cover
- Medical Insurance

Operational Risks

- General Liability
- Statutory Liability
- Forest and Rural Fire
- Sprayer's Liability
- Employer's Liability
- Winemaker's Liability
- Bailee's Liability
- Management Liability
- Business Interruption

Please note that the insurance covers recommended above focus on those operators that both grow grapes and produce wine. The insurance covers for those that grow grapes only (such as contract growers) may differ.



We're easy to contact

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We are New Zealand wide

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