



The destination vineyard

Insuring accommodation, events and food outlets.

Increasingly, English vineyards are becoming attractive destinations for members of the public, as passionate winegrowers diversify their offerings to showcase not only award-winning wines in tours and tastings, but run cafes and restaurants, events, holiday lets and even hotels, creating a vibrant and immersive experience for visitors.

However, these additional services bring various liabilities and need comprehensive insurance coverage. If you're a vineyard owner, have you considered everything you might need in your insurance provision? Would all areas of your operations be covered should disaster, accident or damage strike? Let's take a closer look.

Hotels, holiday lets and accommodation

Many vineyards now have hotels. Denbies Wine Estate, in Surrey, runs a farmhouse bed and breakfast and a hotel, and Three Choirs Vineyards, in Gloucestershire, has vineyard-view rooms and lodges.

Holiday lets and guest accommodation bring their own set of risks for a vineyard owner. On-site accommodation will need public liability insurance which covers injuries to guests while they are in accommodation, like slips or falls.

Property and contents insurance protects against damage to any buildings and contents from fire, floods, natural disasters or guest-caused damage. Business interruption insurance compensates for lost income if accommodations are rendered unusable while repairs are carried out. And, not forgetting employer's liability insurance, too, to cover illness or injury amongst accommodation staff.

Restaurants and cafés

On-site restaurants and cafés need careful consideration when it comes to insurance. Public liability insurance is a priority, to cover claims from customer injuries like trips or slips in dining areas or entrance ways.

Product liability insurance is also advisable as it protects against claims arising from foodborne illnesses and other issues of food and beverage safety and consumption. And employer's liability insurance is mandatory in many venues to cover employee injuries or illnesses, for example, cuts or burns in the kitchen.

Events and weddings

Public liability is needed for accidents that may befall guests on vineyard premises, during an event, and owners should think about event liability insurance, too. This protects more specifically against injuries, property damage and cancellations, and some vineyards may offer this as an optional add-on for event organisers within the venue.

Cancellation insurance is a specific cover that safeguards against financial losses from cancelled events due to unforeseen circumstances.

A strategy for vineyard owners

Given the diverse activities and associated risks, a vineyard's insurance strategy should be comprehensive, covering all potential liabilities now and into the future. Here are some key steps:

- ◆ **Holistic risk assessment:** A thorough risk assessment will identify potential hazards across all aspects of your vineyard and make sure you receive tailored insurance coverage.
- ◆ **Combining policies:** Many insurance providers offer package deals that combine different types of coverage into one policy, making premiums more cost-effective.
- ◆ **Regular policy reviews:** As a vineyard's operations grow and evolve, so do its risks. Regularly reviewing and updating insurance policies ensures that coverage remains adequate and relevant.
- ◆ **Employee training and safety protocols:** Implementing robust safety protocols and providing regular training for employees can mitigate risks, particularly in high-risk areas like kitchens or event setups.

Operating a vineyard with hotels and holiday lets, cafés and restaurants, and events, presents a unique set of liabilities that need to be carefully assessed and catered for in any insurance provision. As it can be complicated, a broker might be useful to provide expert guidance on the exact cover needed, but once a suite of insurance products is in place, a vineyard owner can focus on what they do best – producing stunning wines and providing a fantastic destination for visitors.



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