

Bottled Wine & Beer Clause

In respect of bottled wine and/or beer, cover hereunder shall be subject to all of the following terms, conditions, warranties, limitations, exceptions and exclusions.

This policy extends to cover claims for loss damage or expense reasonably attributable to:

1. Damage to labels and packing, bottles and screw caps, stoppers, synthetic or natural corks and wire fasteners; rust and/or oxidation of wire fasteners and capsules.
2. Collapsing of cartons during transport, loading and/or unloading, unless as a result of point 2 below and/or insufficient or unsuitable packing.

In no case shall this insurance cover claims for or loss damage or expense reasonably attributable to:

1. Inherent vice or nature of goods including, but not limited to, cork fly, alleged change in colour, taste, aroma, oxidation, presence of ethyl carbonate, sediments or tartaric acid and the like. Nor corks which have risen above the rim of the bottle necks, due to inherent product vice.
2. Leakage, breakage and damage caused by condensation, unless transported in a temperature controlled conveyance.
3. Changes in climatic conditions
4. Gradual deterioration