



Our expert underwriters, supported by an experienced team of actuaries, claims and administration professionals, provide a high quality of service. We write Agriculture and Parametric covers on a worldwide basis, all backed by 'A' rated security.

## Smoke taint parametric insurance

Our parametric smoke taint insurance is based on the latest scientific research and helps protect wine grape growers from financial loss if their grapes take on smoke taint caused by a wildfire.

### How does it work?

Smoke taint poses a significant threat to wine industry worldwide. The devastating losses experienced during the 2019 bushfire events in Australia, or 2020 wildfires in California have highlighted the need for specialized insurance solutions. In response, we have developed a parametric solution that enables the vineyard owners and winemakers to help protect their investments from smoke taint damage.

Instead of relying on subjective claims processes, our approach is based on objective scientific research that includes laboratory testing results. We specifically focus on the selection of the main volatile phenols that have been proven to have a statistically significant effect on the "smokiness"

of the flavour on the sensory assessment, such as guaiacol. These compounds serve as key indicators of smoke exposure and taint levels in grapes, providing a robust basis for determining coverage where claims are paid based on the independent laboratory testing results.

Our smoke taint parametric insurance cover provides a protection tailored to the needs of vineyard owners and winemakers considering regional variations, grape varieties, and vintage considerations. We provide protection for your revenue by compensating for production shortfall or reduced quality caused by smoke taint. This ensures that your investment remains secure, even in the event of a smoke-tainted harvest.

### Our solution



Based on your location



Based on the most recent scientific research



Tailored to your variety and vintage



Provides straightforward payment based on the independent laboratory testing

For more information, please visit: [libertymutualre.com](http://libertymutualre.com)



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**Liberty Mutual**  
REINSURANCE

Today. Tomorrow. Together.

Our parametric smoke taint insurance solution reflects our dedication to the viticulture market, providing you with confidence as you pursue your passion while protecting your investment.

In order to assess your risk and propose the adequate solution, we have a critical pre-analysis stage. It helps us to understand your risk exposure to smoke taint. We use historical and synthetic wildfire maps together with air pollution indexes, terrain elevation and variety-specific information related to smoke taint that enable us to estimate the hazard at your precise location.

#### Information we require:

- A map of the plantation describing the varieties grown
- Historical revenues per plantation and per variety grown
- Historical smoke taint related losses

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