



WELCOME BACK!

The EPIC POST is a quarterly publication that highlights industry news, upcoming opportunities, and service updates. Learn more about working with EPIC to successfully manage risk and identifying the most effective way to protect your winery and reduce its insurance costs.

WHAT'S NEW?

QUARTER THREE REPORT

The Q3 Report provides the latest insights from EPIC's top management about Capacity, Industry Groups, Deductibles, Coverage, Terms & Conditions, and Pricing. <u>View the report here.</u>



Q3 REPORT HIGHLIGHT: STATE OF THE CLIMATE

As we enter the third quarter of 2021, we look back at key lessons learned from fire season last year. Hindsight is 20/20... but 2020 was more than any of us could have anticipated! While we strive for answers to resiliency around a growing worldwide pandemic, mother nature had other plans in store for us...Climate change and the 'New Normal.'

"As we consider the possibilities and planning required for the year ahead, we stop to consider our toplevel advice from the Annual State of the Wine Industry Report 2020: "The winners of tomorrow will be the wineries that...critically evaluate their organization's capacity to react, develop solutions and execute quickly, then evaluate their success or failure to continuously improve.

Those companies will take sales from those that continue to run their businesses the way they have for the past 25 years and stick with strategies that have always worked before.

The winners tomorrow will be intrepid and willing to try new approaches that change the status quo."

- Silicon Valley Bank

PREPARING FOR FIRE SEASON

STEP 1

Harden your physical environment. Structures should be built or retrofitted with fire-resistant building materials.

STEP 2

Maintain at least 100 feet of defensible space around the perimeter of any building.



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STEP 3

Improve your "Risk Profile." This will pay dividends in the marketing and placement (availability) of your insurance coverages going forward.

STEP 4

Refresh your Evacuation Plan. Your business should have a detailed plan that lists the steps to be taken to protect people and property in the event of an evacuation from fire, or other threats to safety.

CLIENT TESTIMONIAL

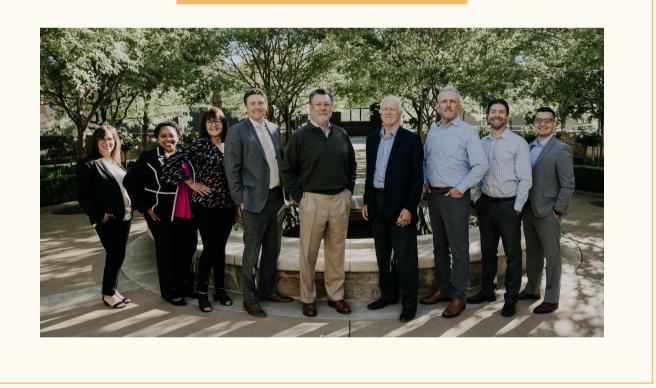


EPIC has been a true partner in the development of our safety program, resulting in a dramatic decrease in claims and cost over the last few years. Their service has engaged with our property safety leaders by delivering meaningful reportingand leading quarterly team reviews with the whole team. This gives us the visibility and accountability that a strong safety program requires to be successful. Employee safety is a top priority for our agency and EPIC helps us keep that front and center across our estates.

> CLIENT TESTIMONIAL NAPA WINERY



REGIONAL COLLABORATIONS



EPIC has launched TEAM INFERNO, a robust collaboration of EPIC's executive team, concerned citizens, winery clients, insurance carriers, and sources for leading-edge fire detection and suppression technology to advance discussions and lead the way around our 'new reality' with climate change and wildfires.

We encourage you to support our collaboration, and to take part in the solutions we're creating to allow for resiliency and sustainability of your business enterprise for the future. Ask your EPIC representative how you can participate in the discussion.

UPCOMING EVENTS



CALIFORNIA SUSTAINABLE WINE GROWING ALLIANCE

The California Sustainable Winegrowing Alliance (CSWA) is a San Francisco-based 501(c)3 nonprofit organization created by Wine Institute and the California Association of Winegrape Growers to promote the benefits of sustainable winegrowing practices, enlist industry commitment and assist in implementation of the Sustainable Winegrowing Program.



EPIC EVENTS FOR ALL SECTORS

Explore upcoming webinars and in-person events hosted by EPIC teams around the country. Learn more about risk management, industry best practices, and how things the effects of climate change can affect your business. We look forward to meeting you at an upcoming event.

Visit our calendar HERE.

Check out their upcoming events HERE.



CONTACT.



Julia Moore Vice President, Business Development julia.moore@epicbrokers.com 916.576.1549



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