

# Roanoke Impact Insurance – The Q-Policy

## Insuring the Invisible

### What is this type of insurance?

The Roanoke Q-Policy is a revolutionary insurance covering the quality impact on shipped wines. Hidden claims that would not have been discovered until long after transport has ended can now be identified in real time.

Too much exposure to inadequate temperature can lead to a change in taste and aroma. This may have impact not only on the wine quality but – as a consequence – also on your reputation and brand. In addition to the traditional all risk cargo insurance a quality impact policy provides comprehensive coverage for value reduction of your wines based on predefined loss parameters.

The loss parameters are measured by sensors moving with the cargo. They have been defined by extensive testing of multiple wine types by the Wine Institute of the University of Geisenheim located in the German wine region.

### What is the benefit?

- Hidden damage that would have not otherwise been discovered until wine is tasted can now be discovered and insured well before your shipments are delivered
- The claim payment certainty is based on facts not opinions
- Shipment visualization, provided by a quality score and supply chain optimization through performance analysis
- In case of a payout due to significant change in quality the further usage of the affected wine is fully up to the insured at his discretion
- The Q-Policy can be combined with a standard Cargo policy, also available via Roanoke

### Simple product understanding

The transfer of an impact score into a color coding system which quantifies the payout in case of a significant change in quality.

---

> **Green** Perfect shipment & no quality impact

---

> **Yellow** Quick & easy payout of 40% of the full sum insured

---

> **Red** Total loss & quick payment of 80% of the full sum insured

## When and how do you pay?

Typically, annually at inception. Your premium may be subject to adjustment on expiry based on a declaration of actual values.

## When does the cover start and end?

Typically the policy is for a period of 12 months commencing on the date stated in the policy schedule.

## How do I cancel the contract?

The policy includes provision for cancellation by either party giving typically 30 days' notice.

## Contact

**Anthony Nunziata**  
Roanoke Trade  
Account Executive  
Tel.: +1 212-412-9230  
anthony.nunziata@roanokegroup.com

This summary does not contain the full terms and conditions of the contract, which can be found in your policy documentation. The sums insured and limits of liability are shown in your policy schedule.