

Protecting your wine collection during loadshedding and natural disasters

In the latest annual report by master of wine, Tim Atkin, South Africa is currently producing the greatest wines in its history. The 2023 South Africa Special Report rates wines on a 100-point scale, with the top-rated red wine this year achieving a perfect score of 100 points. These exceptional wines are often produced in small quantities and are highly sought after, making them quite expensive.



Image by [Leo Hau](#) from [Pxabay](#)

“This is great news for South African winemakers and collectors,” says Tarina Vlok, MD of Elite Risk Acceptances, a high-net-worth insurer and subsidiary of Old Mutual Insure. “With the quality of wine improving, wine collectors should safeguard their valuable collections, ensuring they remain not only drinkable but also retain or potentially increase in value.”



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She emphasises the importance of proper wine storage for both casual enthusiasts and serious collectors.

“When wine is stored correctly, it undergoes a transformative process, enhancing and intensifying its flavours. This holds true not only for casual collectors who simply enjoy their wines but also for serious collectors who maintain extensive cellars and view wine as a valuable investment,” says Vlok.

Vlok highlights the four most important things impacting the quality of wine: temperature, humidity, vibration, and light.

“It is particularly important to ensure wine is stored at temperatures between 10 and 18° Celsius for red wine and between 7°C and 10°C for white wine. Protecting wine from light is crucial, as prolonged exposure to sunlight can degrade and prematurely age the wine,” says Vlok, who advises to keep wine collections in a cool, dark place.

She says humidity is another crucial factor to consider, especially for corked wines, adding that wine bottles should be stored horizontally with the label facing up.

Vlok also addresses the challenges collectors may face due to temperature fluctuations or unexpected events like load shedding or natural disasters, such as earthquakes, floods, or wildfires. For example, in the Johannesburg area, there has been a notable rise in earth tremors this year.



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“If you have a cellar, ensure that the temperature remains constant and that you have sufficient backup power to provide consistent temperature control, even during load shedding. Cellars are often installed below houses, which may result in flooding in the event of excessive rain or a rise in the water table. If you know that you live in an area vulnerable to flooding, install a sump pump and ensure that the slope of the land does not allow water to move from higher areas to lower-lying areas through your cellar.”

She says while water itself is unlikely to harm your wine, it can damage the labels, and severe flooding may lead to breakages.

“Besides ensuring ideal temperature, humidity, and light conditions for your wine collection's maturation, it is crucial to secure suitable insurance. If your wine cellar is within your home, do not assume that the collection is automatically covered.”

To address this issue Vlok recommends selecting a broker and a specialist insurer who understands how to protect your collection against sudden and unforeseen losses.

“If you have an expanded collection, ensure that you document your collection meticulously and that you keep a regular record of the current value of your wine. Also ensure that your sum insured in respect of your wine is regularly reviewed and updated, at least each year on renewal,” explains Vlok.

Here are top tips for wine collectors:

- Keep an up-to-date inventory of your wine collection.
- Ensure stable temperature control, even during load shedding.
- Get appropriate and comprehensive insurance for your collection.
- Review your sum insured regularly.

“Finally, in the end, the fruit of the vine was made to be enjoyed for its outstanding quality. So, enjoy it with responsibility,” concludes Vlok.

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