Wine Club Data and Online Sales: Cyber Risk for Wineries

Wine clubs and online stores are major revenue sources for many wineries. They also mean storing customer names, addresses, birthdates and payment information — exactly the data cyber criminals want.

Common cyber threats

- E-commerce platform breaches exposing card data.
- Phishing emails stealing employee passwords.
- Ransomware locking point-of-sale and club management systems.
- Fake invoices from distributors or suppliers.
- Business email compromise during large payments.

What cyber insurance covers

- Forensic investigation and breach response.
- Customer notification and credit monitoring.
- PCI fines and card brand assessments.
- Ransomware response and data restoration.
- Lost income when systems are down.
- Liability claims from affected customers.

Vendor risk

Many wineries use third-party platforms for e-commerce and club management. Review vendor contracts and ask about their security and insurance.

Prevention

- Use multi-factor authentication.
- Keep systems updated.
- Back up data regularly.
- Train staff on phishing.
- Verify payment changes by phone.

Club shipments and age verification

Holiday club shipments and gift orders increase transaction volume and fraud attempts. Watch for mismatched billing and shipping addresses, rush orders to unfamiliar locations and repeated declined cards. Use age-verification tools at checkout and require adult signatures on delivery.

Know what your policy covers

Some cyber policies cover only breaches of your own systems, while many winery breaches occur at a third-party platform. Ask whether your policy responds to a vendor breach, and check sublimits for PCI assessments and social engineering fraud.

Cyber insurance protects your customer relationships as much as your data.

Questions about your coverage? I've spent more than 46 years helping Kansas City area businesses and families get insurance right. As an independent agent with access to over 50 markets, I work for you — not an insurance company. Call or text Jay Stoetzer at 816-384-7738, or email jay@insure247.com for a no-pressure review.

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