

Eau de Vie

a wine, spirits, and travel newsletter

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CORONAVIRUS VS. TRAVEL INSURANCE

In a nut shell, travel insurance is an insurance policy that covers the prepaid portion of your trip. In its simplest form it works like this: buy policy, have reason to cancel, submit claim to insurance, insurance sends you a check for the amount of travel related expenses paid.

But insurance companies are not in the business of paying claims, they are in the business of managing financial risk. They are betting that you won't need the insurance and that your premium will go into their pocket.

One way they manage this risk is by issuing exemptions to claims. They call these "exclusions against claims." Some examples of exclusions from coverage are: participation in professional or amateur sports competitions, skydiving, base jumping, any high-altitude activity, combat sports, natural disasters, war, radioactive contamination, and epidemics.

Ah....epidemics. What are those? An epidemic (from Greek *epi* "upon or above" and *demos* "people") is the rapid spread of infectious disease to a large number of people in a given population within a short period of time.

As far as insurance providers are concerned, epidemics are outbreaks of disease as declared by the World Health Organization. For the Coronavirus the WHO declared it an epidemic on January 22, 2020. This means if you want to cancel your trip, or if your trip is disrupted or canceled due to the Coronavirus, any expense you incur would not be covered by travel insurance.

But travel insurance does provide benefits against unintended life events. We've been leading canal boat tours since 2011. In those nine years we were on the canals in six of them. In those six years we've had travelers who needed or could have used travel insurance in three of the years. This means on a per year basis, 50% of the time, travel insurance is used by one of our travelers. If I broke this number down further, you'd find a smaller percentage if it was based on the total number of travelers, but the sentiment is still valid.

Travel insurance is just another insurance policy that covers some risks inherent in life. The coronavirus is a new part of life. Maybe the best insurance against it is to wash your hands.

Trip Planning

Trip planning is nothing more than placing time onto a schedule but when we plan canal boat cruises to France we've learned it's always better to be early rather than late. Here's a sample of some of the the trip planning schedule for this year's trip on the *Canal Latéral à la Loire*.

- June 2019: design Fall 2020
- July 2019: reserve boats
- November 2019: reserve rental cars and tree houses
- December 2019: set traveler dates regarding airfare
- February 2020: buy airplane tickets
- March /April 2020: reserve hotel rooms
- June 2020: design Fall 2021
- July 2020: buy train tickets for 2020 and reserve boats for 2021
- August 2020: deliver itineraries
- September 2020: go to France

We take such a long view and plan so far ahead because the number of boats, their quality, their location and their destinations are all very limited. Even booking 16 months out, it is still not uncommon to have to make some compromises when renting canal boats.

Now that you know the schedule, who wants to go to France in 2021?

The Hiver Pairing Club Comments

Avid readers of my tiny homegrown publication know that last month on the 15th of February Sara and I hosted the first of the 2020 season Pairing Club classes. Here is a recap of the event and my impression of the wines and pairings that evening.

The first wine we tried was **Valdespin Fino Sherry**. This wine was purchased at Lake Aire bottle shop for \$29.98. It was a very dry white wine with notes of grass, stone fruit, yogurt and had a yeasty astringent aroma. Tasted by itself it was uninviting. We paired it with a traditional meat, olive, cheese and cracker tray and the standout pairing from the tray was the green olives. The olives and sherry matched perfectly making both taste better. That makes sense because Spain produces a ton of olives and all of the world's sherry. Sommeliers are trained to remember that *if it grows together it goes together*. Certainly it did here.

Next was a **Lustau Amontillado Sherry** from Lake Aire for \$20.00. The Amontillado was similar to to the Fino sherry except it had more earthy notes, dried fruit, and roasted nuts. It was slightly more inviting than the fino alone but it had a very metallic finish. This was paired with a tray of roasted vegetables. The roasted vegetables, especially the sweet potatoes, were an amazing pairing, making both the food and the wine taste much better.

Third was **Rainwater Madeira** which was acquired at Lake Aire for \$19.00. The Madeira was instantly more approachable. The wine was a light amber color and had aromas of green apple, tropical fruit, earth, coffee, vanilla, and roasted nuts. The taste was slightly sweet. It was paired with lovely Marcona almonds and an Iberico Chorizo. Marcona almonds are slightly sweet and softer than regular almonds and they paired nicely with the Madeira.

Fourth was **Taylor Fladgate Ruby Port** purchased for \$19. This sweet but balanced port wine was very aromatic and exuded red fruit and blue fruit aromas of strawberry, raspberry, blackberry and plum along with roasted aromas of vanilla, coconut, licorice and oak. It was paired with *Chocolat Pot de Crème*. Chocolate and ruby port are a can't miss pairing and this was proven here in spades. A truly luxurious dessert.

Fifth was a **2004 Warre's Late Bottled Vintage Port**. This wine was \$33 at Lake Aire and required decanting as it threw off a lot of sediment from it's almost 10 years in the bottle. It was sweet and smooth with the same red and blue fruit aromas as the ruby port but also had notes of tobacco, spices, and pepper. This was paired with soft French cheeses such as Camembert and triple cream Brie and an English Stilton. The soft cheeses were the best pairing, adding a nice counter balance to the sweetness of the port.

Finally we had a **Fronseca 20 Year old Tawny Port**. This was purchased at Cashwise on discount at \$39.98 down from \$52 a bottle. This wine

was pale amber in color, slightly sweet with aromas of dried fruit, honey, vanilla, spice and noticeable oak aging influence. It was paired with *Crème Brûlée* and while the pairing was compatible it neither made the port better or worse, both were good alone or apart.

Thank you to Michael and Terry, Rick and Carla, TJ and Val, and Chuck and Doris for bringing a pairing to our first class!

I'm currently procuring wines for the *Printemps* class and I will be including pairing advice and be taking reservations for that class next month. I'm getting ready for Spring.

2020 Pairing Club Classes

Practical Information:

Class starts @ 6:00pm @ 2620 E. Superior Street. Cost is \$20/pp. Class size is limited to 12.

R.S.V.P. required.

Class includes: Nose Testing, 6 wines, tasting cards, information, and custom wine pairings.

Each class needs 5 volunteer pairing cooks. Email: david@savvynomad.com to volunteer to bring a food pairing.

April 18th ~ *Printemps*
Wines for Spring.

July 18th ~ *Été*
Wines for Summer.

August 15th ~
Diner en Blanc Duluth

November 7th ~ *Automne*
Wines for Fall