

Insurance for beekeepers

ABKA branch subscriptions for full members include charges for ABKA and BBKA subscriptions and BDI (Bee Diseases Insurance Cooperative).

The **ABKA subscription** supports the administration of the Association, the promotion of educational events, the production and issue of a Newsletter and the Hand Book updates, as well as incidental expenses. Outlays on all such expenses are set out in the Annual Accounts published for the AGM each March.

The **BBKA subscription** supports the operation of its Executive Council, the Secretariat, publications and many other functions of a National Craft Association. Although members will appreciate the tangible information available, it is the **insurance** factor via public liability insurance that is the most directly advantageous to members.

You are advised to read the section below carefully

Public Liability Insurance

The BBKA and its officers and paid-up members (individual, ordinary or partner) are indemnified under Public Liability Policies for such sums as the BBKA and its officers and paid-up members shall become legally liable to pay in respect of claims made against them arising from bodily injury or disease (fatal or non-fatal) to persons or damage to property caused by any accident arising out of beekeeping activities occurring during the period of insurance. Liability arising out of food or drink poisoning or deleterious matter in food or drink is included.

Items not covered by this Insurance:

- Injury to any persons employed by or acting on behalf of the Association or its officers or members.
- Damage to an officer's or a member's own property or property under his control.
- Accidents outside the limits of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.
- The first £500 of each and every claim including costs.

Special points to note:

- It is up to the beekeeper to see that his bees do not cause a nuisance. If he finds they are doing so he must take steps to prevent the nuisance continuing.
- Members must take all reasonable steps to prevent accidents and to comply with all statutory and other obligations and regulations imposed by any authority.
- Members must give to the BBKA Treasurer immediate notice in writing, with full particulars of the happening of any occurrence likely to give rise to a claim under this scheme; of the receipt by the member of notice of any claim; or of the institution of any proceedings against the member. A copy should be sent to the Headquarters Office.

The following is an excerpt from the BBKA leaflet. 'Bees and Neighbours':

*".....If the situation between the neighbour and the beekeeper deteriorates to the point of legal action, then, assuming he is a member of an Association, he must inform the Treasurer of the British Beekeepers Association **at once**. This is very important. Any delay could result in a loss of compensation under the public liability policy. "*

- Members must not admit liability for or agree to settle any claim.
- Costs and expenses incurred in the defence of a claim will not be paid unless the written consent of the underwriters to pay such costs and expenses is obtained beforehand.
- No further premium payment is needed for cover, afforded to officers and paid-up members of BBKA and area associations, that extends to a maximum sum of £5,000,000 in respect of any one accident or series of accidents arising out of any one event and there is cover up to a total of £5,000,000 in any one year.

Product Liability Insurance

The Product Liability policy is a blanket cover for the whole of the BBKA Association. The Public Liability covers each of our members in the UK. No one individual to operate more than 39 hives and includes cover for those who attend farmers markets. For information on this insurance please contact BBKA Headquarters or see 'members download area' on <http://www.britishbee.org.uk>

All Risks insurance can be also be purchased separately by a member

All Risks insurance covers loss of or damage to hives and equipment belonging to any separately insured member and also to their bees (where hives are damaged by insured perils), arising from all risks not specifically excluded. Certificates can now be purchased for either or both home or out-apiaries. Annual premiums may be obtained from BBKA Headquarters at Stoneleigh.

This Insurance is subject to the "average" principle. For instance, if a member insures for £400 when his bees etc. are worth £800, he would be paid only half the amount of any admitted claim - a common feature in insurance. Further details and the conditions and forms of application can be obtained from the BBKA Treasurer, c/o BBKA, National Beekeeping Centre, National Agricultural Centre, Stoneleigh Park, Kenilworth, Warwickshire, CV8 2LZ Tel. 01203 696679.

Bee Disease Insurance

Bee Disease Insurance Ltd is a voluntary co-operative insurance to provide compensation for bees and equipment destroyed because of foulbrood. All area associations pay a subscription for each member which also provides their members with cover for the minimum number of colonies under their rules. An additional payment for all additional colonies beyond the current minimum of 3, up to a level of 39 hives in total, is required with your branch subscription. A separate scheme operates for those with 40 or more hives. There is no insurance available for other bee diseases, but a limited cover for loss from Varroosis disease has now been included. See

http://www.britishbee.org.uk/insurance_cover.php