



# EssexBeekeepers'Association

## Insurance Policy

### 1. Policy Statement

EBKA Officers of the CEC and Divisions are covered for the majority of those legal liabilities exposures which confront the Charity in relation to its 'Governance'. The British Beekeepers Association (BBKA) has arranged the Insurance.

EBKA have zero appetite for the risk of loss of equipment as a result of items being destroyed because of notifiable diseases. All Divisional hives **must** be covered by the Bee Diseases Insurance (BDI) policy, and annual insurance premium is to be paid as an operational expense.

### 2. Insurance cover and requirements

#### 2.1 Trustee Liability

The BBKA policy covers EBKA Officers of the CEC and Divisions. The amount covered is £2,000,000, with no applicable excess. In order to be covered by the BBKA 'Trustees Liability' Insurance, Association and Divisional Officers must be members of the BBKA (Registered, Partner, Country or Honorary).

If a member serves as an Officer for more than one Association or Division, he/she only needs to be a BBKA member of one of them.

#### 2.2 Public Liability Insurance (Third Party Insurance)

EBKA CEC and each Division are covered by the BBKA Insurance policy up to a limit of £10 million for the following types of events: hiring of a hall for beekeeping meeting; training; or to attend a public event such as a local show.

Individuals attending a training event, where they will be handling bees, must be a member of the BBKA (Registered; Partner or Junior). Those supervising the event must be BBKA Registered, Partner, Honorary and Junior members to qualify for the BBKA Insurance cover.

The public are not directly insured by the BBKA Insurance when attending a Taster Day. If a member of the public was injured and felt this was due to negligence, they could sue the BBKA members supervising the event (although liability should never be admitted, in case this results in cover being invalidated).



EBKA policy is that training sessions should only be attended by BBKA members. Members of the public attending Taster Days should be asked to sign a disclaimer document (Appendix 1).

Divisional risk assessment should include statements about training and Taster Day sessions and it is important that the risk assessment for your training apiary is kept up to date.

### **2.3 Bee Diseases Insurance (BDI)**

BDI is a scheme run by beekeepers for beekeepers. Each full Registered Member's subscription includes a mandatory minimum premium to cover up to three colonies. An additional premium is payable if the member runs more than three colonies. It is the member's responsibility to insure, at the beginning of the year, for the appropriate number of colonies taking into account the inevitable expansion during the summer season. A nucleus colony is treated for insurance purposes as one colony.

All Divisional hives **must** be covered by BDI policy and annual insurance premium is to be paid as an operational expense.

Where members are allowed to site their own hives at the Divisional apiary site they **must** provide evidence that they have sufficient BDI Insurance cover for all their hives wherever located. They must not exceed their insured limit for however short a time. If they do so, the insurance cover for all the hives in the apiary becomes invalid.

### **2.4 All Risk Insurance (including Out Apiary Insurance)**

The insurance market for this type of insurance is limited and therefore premiums are high with a number of exclusions to the cover provided. Therefore, EBKA's view is that this type of insurance is not a cost effective approach for this type of risk exposure. In the unfortunate event that a loss occurs to Divisional beekeeping equipment, including trophies and display equipment, the replacement costs are the responsibility of the individual Division.

Divisions if they wish can take out this type of insurance.

## **Appendix 1: BBKA Disclaimer Document**

**Policy date: 20 September 2022;**

**Review date: October 2023**