



SCHEME A - CERTIFICATE OF INSURANCE

For Bees, Education, Protection and Research

This document should be provided to a member when the subscription is paid. It will have to be submitted to BDI in support of any claim. This Certificate applies where up to 39 colonies are insured. Over 39 colonies should be insured through Scheme B.

Property Covered

This insurance only covers the equipment listed over leaf that you use for managing your bee colonies and the saleable honey that is destroyed. No consequential losses or associated costs of replacement are covered.

Calculating your premium

Every member has up to three colonies covered in their basic subscription regardless of the number of colonies held. All additional colonies owned and operated, over three must have a premium calculated to determine the band for the insurance premium payable.

Scope of the insurance

Both European Foul Brood (EFB) and American Foul Brood (AFB) are covered by BDI. Property destroyed under The Bees Act 1980 and The Bee Diseases and Pests Control (England) Order 2006 and The Bee Diseases and Pests Control (Wales) Order 2006, or any similar order in force at the time, by a Bee Inspector appointed by the Food and Environment Research Agency (FERA). (See "Compensation" overleaf) In the event of an outbreak, the Inspector must be notified of the locations of all colonies owned or managed by the person named below and also of any stored beekeeping equipment. For BDI purposes a colony is regarded as any hive (excluding miniature mating hives or similar hives) containing bees regardless of size of the colony. ALL COLONIES MUST BE COVERED. Where, at the time of an inspection by a duly authorised Bee Inspector, the number of colonies managed exceeds the number of colonies for which a subscription (and if applicable, the premium) has been paid, no cover will apply under this policy. (NB. When determining the number of colonies covered potential increase must be taken into account). All colonies on a communal site must be covered; otherwise any claim arising will be invalid even if the beekeeper whose colonies have been infected is fully covered.

Period of cover

Premiums are paid in respect of the calendar year, 1st January to 31st December, irrespective of the date on which they are actually paid. However, cover will not commence until 40 days have elapsed from the payment of the subscription and premium, where such payment is made after 31st March. This is known as the 40-day rule.

Class of member: Full

Name and Address

Mr Brian Broughton
7A Church Close
Trunch

Norfolk
NR28 0PT

Beekeepers' Association

Norfolk West & King's Lynn

Basic BDI subscription for year 2015: £ 2.00

BDI for 7 additional colonies: £ 5.25

BBKA £ 18.00

WNKLBA £ 15.00

BBKA Ptnr £ 0.00

WNKLBA PTNR £ 0.00

Option 5 £ 0.00

Total received with thanks £ 40.25

Date 07/05/2015

Hon. Treasurer/Secretary

You have completed a Gift Aid declaration.

Please inform your local treasurer if your situation changes.

SCHEME A: CERTIFICATE OF MEMBERSHIP

Making a claim

An application for compensation form will be provided by your Bee Inspector and when completed should be submitted to the Scheme Manager, name and address as on the claims forms, within four weeks of signing by the Bee Inspector and should be accompanied by this Certificate and the Diagnostic Report (B4) which will be sent to you by NBU/FERA and/or the confirmation certificate, signed by the NBU/FERA authorised Bee Inspector. This is not required if the AFB or EFB has been confirmed by the Bee Inspector using the lateral flow device. Incorrect information on either this form or the claim form could result in the claim being invalidated.

Compensation is given for the destruction of:-

British Standard Brood Frame Polycarbonate Quilt
All other Brood Frame sizes Wire Queen Excluder
British Standard Shallow Frame Slotted Steel Queen Excluder
All other Shallow Frame sizes Plastic Queen Excluder
Saleable Honey (40lb max per colony) Open Mesh Floors

Subject to Condition - Excellent (As New) 100%, Good 60%, Poor 20%. No other property is covered.

Compensation rates for this year can be found on the BDI website: www.beediseasesinsurance.co.uk

If claims have been made in both the previous two years compensation will be reduced by 25%. If claims have been made in all the previous three years compensation will be reduced by 50%. If claims have been made in all the previous four years compensation will be reduced by 75%.

The maximum compensation payable to an individual is £3,000 in any one year of insurance.

On the payment of a claim for any reason, other than for shook swarms, the number of colonies covered is reduced proportionately, i.e. by the number of colonies destroyed. If the number of colonies subsequently increases additional insurance cover must be obtained and will be subject to the 40-day rule.

Compensation for Small Hive Beetle and Tropilaelaps Infestation - Annual Scheme

A maximum amount of £50,000 per annum will be available to cover claims. Each eligible claim will be covered to a maximum of £150 per hive dependant on condition, providing the beekeeper is not otherwise insured or entitled to obtain compensation elsewhere. This amount will be pro-rata between all claims in any one year if the total claims received exceed £50,000. Settlement will therefore be made after all claims for that year are resolved. BDI cover will stop if statutory control ceases.

Bee Diseases Insurance Ltd. Registered Number 12065R (England and Wales)

Registered Office, c/o BBKA Office, NAC, Stoneleigh, Warwickshire CV8 2LG

Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority. Registered as a limited
company under the Industrial and Provident Societies Acts 1965-1968 in England and Wales
Registered Number 12065R. Insurance Premium Tax Registration Number 45933a

BDI premium includes IPT at the current rate.

BDI Claims Manager:

Bernard Diaper, 57 Marfield Close, Walmley, Sutton Coldfield, West Midlands B76 1YD
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