



Registered Charity: 212025
www.bbka.org.uk

Brood Diseases Insurance through BDI Ltd

Bee Disease Insurance Ltd. (BDI) is an Insurance company set up and run for beekeepers by beekeepers. It promotes research, education and disease control methods for honey bee disease. It also compensates subscribing beekeepers and their bee colonies in England and Wales in respect of losses caused by statutorily notifiable honeybee diseases and pests. Currently these are American Foul Brood, European Foul Brood, Small Hive Beetle and Tropilaelaps mites. Scotland and Northern Ireland have a different bee health inspection service to England and Wales and different compensation schemes in operation.

The shareholders of BDI Ltd are the Member Associations. The minimum payable by each Member Association to BDI Ltd as a condition of membership is a subscription of £2 per annum for each of its beekeeping members. Partner members are each considered as a beekeeper so each is expected to pay a subscription. This subscription not only pays for BDI promotional activities but also includes insurance cover for up to three honey bee colonies. Associate Members, Junior Members and Friends are NOT insured. Beekeepers under the age of 16 years are unable to take out insurance policies so any policy has to be arranged by a parent or guardian. Beekeeping members are obliged to pay premiums for any extra colonies they own. In respect of Partner Members they are only required to pay one premium in respect of all the extra colonies they jointly own. The additional premiums are:

Up to 5 colonies (including the basic three) an additional £2.00

Up to 10 colonies (including the basic three) an additional £5.25

Up to 15 colonies (including the basic three) an additional £7.75

Up to 20 colonies (including the basic three) an additional £9.50

Up to 25 colonies (including the basic three) an additional £11.10

Up to 30 colonies (including the basic three) an additional £13.60

Up to 35 colonies (including the basic three) an additional £16.10

Up to 39 colonies (including the basic three) an additional £18.10

For beekeepers owning 40 or more hives a different scheme, known as Scheme B, operates. This scheme is available to beekeepers that may or may not be members of a BDI member association. For further details contact the BDI Scheme B Manager, Mrs. Sharon Blake, Stratton Court, Over Stratton, South Petherton, Somerset. TA13 5LQ. Telephone:01460 242124, E-mail: m.s.blake@overstratton.fsnet.co.uk

BDI premiums are paid in respect of the calendar year, 1st January to 31st December. Insurance cover becomes effective each year from the time that the member's association receives his or her membership subscription and additional premiums. However where such payment is made after 31st March cover will not commence until 40 days have elapsed from the payment of the subscription and any premium due. This is known as the 40-dayrule.





BDI Compensation Rates for 2011

The rates of compensation for property insured are:-

British Standard Brood Frame £2.05	All other Brood Frame sizes £2.80
British Standard Shallow Frame £1.40	All other Shallow Frame sizes £2.05
Slotted Zinc Queen Excluder £6.20	Wire Queen Excluder £15.15
Plastic Queen Excluder £4.10	Polycarbonate Quilt £15.10
Open Mesh Floors £10.00	Saleable Honey (30lb maximum) £2.50/lb

Subject to Condition – Excellent-as New, Good or Poor.

No other property will be paid for. e.g. hive bodies are not covered.

Compensation for destruction due to Small Hive Beetle incorporates a hive allowance.

If claims have been made in the previous two consecutive seasons compensation will be reduced by 25%.

If claims have been made in the previous three consecutive seasons compensation will be reduced by 50%.

The maximum compensation payable to an individual is £2,500 in any one year of insurance

Claims under both schemes are processed by Bernard Diaper, BDI Claims Manager, 57 Marfield Close, Walmley, Sutton Coldfield, West Midlands, B76 1YD, Tel: 01 213 133 112,

E-mail: bdi@bee-dee.co.uk

BDI Frequently Asked Questions and Answers

Who owns BDI? The owners of BDI are the Member Beekeeping Associations who each hold one share.

How do you count Partner Members? Member Associations of BDI are not required to be members of the BBKA, although most are. BBKA registered members and BBKA registered partner members are both classes of BBKA membership. The issue of whether or not a person is a partner member for BBKA purposes is immaterial for BDI, which expects Member Associations to collect a subscription for all the BDI activities from each of its beekeepers. If a member association has a joint membership where only one of the members is an active beekeeper then only one BDI subscription is required. If the joint membership is where both members actively keep bees, e.g. BBKA Registered Partner Members, then each should pay a BDI subscription. If this is the case then six colonies are covered on a shared basis. Only one of the partners then needs to pay premiums for any extra jointly owned hives.

Should all bees on a communal site be covered? All colonies on a communal site must be covered with BDI taken out by the respective owners. A communal site is a permanent or temporary apiary site, which is shared by two or more beekeepers. BDI consider that apiary sites on the opposite side of the same field are separate apiaries but if in the same garden would be communal, however each case must be considered on its merits. If in doubt it is best to ensure that each beekeeper has cover and if not then do not use the site. Communal Association sites normally have robust rules so a check with the apiary





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manager is all that is required. If the Association is a BDI Member Association then it is obliged to collect subscriptions and premiums from all its members so by default all users of the site.

The rates of compensation offered are too low! BDI does not offer compensation on a new for old basis. For 2011 the compensation rates are calculated on 90% of a well-known major beekeeping equipment supplier in the UK. However any equipment destroyed is assessed for condition by the National Bee Unit Bee Inspector and adjustments made for equipment that is damaged or in poor condition.

Are Apideas or other mini-nucs covered? Apideas are not included in the compensation rates and they do not therefore have to be counted as a colony. No compensation is payable so no premiums are required to be paid in respect of mini-nucs.

Should a Nucleus Box be counted? Yes. A single nucleus box containing frames, which are included in the compensation scheme, should be included. Each nucleus counts as one colony.

How many colonies should I cover? All colonies owned by a beekeeper must be covered. Because beekeepers tended to underestimate the numbers to which colonies would increase during the season BDI introduced a banding scheme to help ensure that beekeepers who collect swarms or make artificial swarms or nuclei during the season do not find themselves with inadequate cover. If, for example, you normally run ten colonies but have the equipment and facilities to have more, you should perhaps pay premiums for fifteen rather than ten at an extra cost of £2.50 in 2011 - not much to pay for an extra five hives. The important thing when considering how many to cover is to make an accurate count of the starting number of colonies and then to add the plans, hopes or expectations of increase in the coming season. Mini-nuclei such as Apideas need not be counted.

Are Snelgroved (and Taranoved) colonies covered? It has been agreed by the BDI Management Committee that these will be covered, provided, of course, that they were counted in as one colony when deciding how many colonies to cover.

If I take swarms during the year will they be included? If the swarm is collected with the intention of keeping and hiving it then obviously it becomes part of your property and is counted as one colony. You must allow for this possible increase when calculating your dues. If, as often happens, you collect a swarm and before it is hived, pass it on to another member who is short of bees it is the responsibility of the new owner to cover them.

If I only have four colonies why do I have to insure for five colonies? Experience shows that a number of beekeepers consistently under-pay by not declaring all the colonies they actually have. Sometimes this happens because they collect and keep a swarm, or have one given to them, which they did not expect to keep. It is to help beekeepers avoid this problem that banding was introduced. It seems to be working because the number of cases of underpayment has fallen since banding was introduced.





Will the compensation be paid if I under-state the number of my colonies? The scheme can only operate with members acting in good faith so to knowingly under-pay is to breach the basis of trust on which the scheme operates. It means that other beekeepers have to pay more to make up for the premiums that are lost as a result of the underpayment. Consistent or intentional underpayment will result in any claim for compensation being rejected. Similar rules apply to most forms of compensation arrangements nowadays. However the Managers of our schemes have always dealt with cases on an individual basis exercising discretion where appropriate and where the beekeeper has acted reasonably, they will continue to do so.

Will you change the terms of the scheme if they are not what we want? BDI is run by beekeepers for beekeepers and the terms of insurance are not set in tablets of stone. If the Associations or beekeepers have ideas for improving the scheme please let BDI know. Provided they are practicable, do not contradict the registered rules of the Society and appear to be the wishes of the majority, then you can expect the Management Committee to do their best to implement the proposals. However please remember that the Officers may be personally liable if the Society is not run on a sound financial and business like basis. It is essential therefore that beekeepers pay the correct dues for their colonies.

Am I covered in respect of Small Hive Beetle and the *Tropilaelaps* mite? The committee has decided that there should be a scheme in the event of these pests arriving in England or Wales. As with *Varroa* when they do arrive they may well become endemic and have to be managed as an element of routine beekeeping practice. Compensation for the destruction of honeybee colonies because of Small Hive Beetle and *Tropilaelaps* infestation is consistent with BDI's founding principles that a compensation scheme encourages beekeepers to come forward if there is any cause for concern. It was agreed in 2006 that BDI cover should be extended to compensate for the statutory destruction of colonies, hives and equipment on account of either Small Hive Beetle or *Tropilaelaps* infestations. A maximum amount of £25,000. per annum will be available to cover claims. Each eligible claim will be covered to a maximum of £75 per hive. This amount will be adjusted to take into account the condition of equipment, (Excellent - as new, Good or Poor, as certified by the Bee Inspector), providing the beekeeper is not otherwise insured or entitled to obtain compensation elsewhere. The amount will be calculated pro rata between all claims in any year so if they collectively exceed £25,000. each claim will be proportionately reduced. Settlement will be made after all claims for that year are processed. Should these pests become endemic and statutory control abandoned, then BDI compensation cover will cease.

