



# LOSS CONTROL BULLETIN

## *Bee Protected In Your Apiculture Operation*

Whether you keep bees to provide honey for personal and family use, or to sell commercially, apiculture has its own very unique risks. It is crucial to visit with your insurance agent to ensure that you have adequate coverage and limits for your particular situation. Sometimes, a standard homeowner's policy does not address the unique needs of the apiarist.

### **Is Your Beekeeping a Business?**

One of the key factors in evaluating your exposure is whether your beekeeping could be considered a 'business.' If so, a standard, unendorsed homeowner's policy may have significant limitations and/or exclusions relating to your apicultural hobby. A homeowner's policy often defines a business as a trade, profession or occupation engaged in on a full-time, part-time or occasional basis. There may be exceptions for certain operations built into your policy as well.

Remember, each insurance policy may be different, so you should carefully review and be familiar with how your insurer defines a 'business.' Even a 'hobby loss' or a small operation performing at a monetary loss could be considered a business.

### **Are Your Bees Covered?**

Many homeowner policies exclude first party coverage for 'animals, birds, or fish.' As such, if you experience damage or loss to your bees, it may not be covered under a standard homeowner's policy.

### **Do You Have Personal Property Used in Your Beekeeping Operation?**

If you have personal property that is used for your business purpose, it could be subject to a sub-limitation. Typically, sub-limits range from \$1,000 to \$2,500, depending on your policy form.

### **Do You Have Structures Used in Your Beekeeping Operation?**

If you have structures in which you raise your bees, and if your operation is considered a business, coverage may be excluded for structures from which any business is conducted.

### **Are You Protected in the Event of Injury to Others?**

A typical homeowner's policy also provides liability coverage in addition to protection of your property. As an apiarist, you should be aware of the unique exposures you face, including those arising from your bees or the sale of your products.

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For example, a typical policy exclusion could exclude injury if the loss arises out of, or in connection with, your business.

## How Do You Manage Your Beekeeping Risk?

Visit with your agent about whether you can, or should, amend your homeowner's policy to provide the following:

- Additional coverage for your business property to help protect your business property in the event of a loss.
- A business pursuits endorsement to provide you a level of liability protection in the event a claim for injury or damage is pursued against you.

Review and consider the following with your insurance agent. Based on the nature and the scope of your apiculture operation, does your policy:

- Protect your beekeeping property?
- Protect your bees?
- Protect your beekeeping equipment?
- Protect any inventory of goods for sale?
- Protect you in the event of injury arising from your beekeeping operation?
- Cover liability arising out of injury caused by your bees?
- Cover injury liability to others arising out of your sales?
- Cover injury liability while you are making the sale?
- Cover wholesale or retail honey sales?
- Cover sale from a farm produce stand?

Consider asking your agent about a specialty farm and/or business policy to manage your risk if your homeowner's policy does not provide sufficient coverage for your apiculture hobby.



No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim Service<sup>sm</sup>** is designed to provide assurance and confidence to our policyholders throughout the claims process.

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