

# SCOTTISH BEEKEEPERS' ASSOCIATION



## THE COMPENSATION SCHEME

### 1 General

1.1 The Compensation Scheme (the 'Scheme') is funded and managed by the Scottish Beekeepers' Association (SBA). It compensates members who have lost bees and hives due to fire, theft, vandalism, and the foulbrood diseases.

1.2 The Scheme applies to Personal ('Individual'), Junior, and Honorary Life members of the SBA. Additional household members may join the Scheme on payment of the appropriate fee, otherwise they have no cover - see 3.2 below.

1.3 Cover under the Scheme is also provided to Affiliated Beekeeping Associations (ABAs) and to schools who maintain their own apiaries.

1.4 The Scheme is limited to members keeping no more than 40 stocks, which are only covered whilst located in Scotland.

1.5 The maximum total compensation paid out under the Scheme in any year will be determined by the Board of Trustees. If claims in any year exceed the compensation limit, the overall sum shall be divided between the claimants in proportion to their assessed losses.

1.6 The Scheme has a renewal date of 1 January and the Compensation Year will run from 1 January to 31 December. Claims will be settled at the end of each Compensation Year.

1.7 The SBA reserves the right to make alterations to the terms of the Scheme as considered necessary by the Board of Trustees. Notice of any variation will be given in The Scottish Beekeeper.

### 2 Definitions

2.1 A 'stock' is a queen-right colony of bees in a hive, nucleus hive, or an observation hive. Swarms before being hived are considered as part of the parent stock for the purpose of enumeration under the Scheme. The Scheme does not cover bee-houses, bee-huts, sheds or their contents other than stocks of bees.

2.2 'Apiary' means any area where hives containing stocks of bees are kept.

2.3 'Vandalism' is defined as malevolent interference with, damage to, or destruction of beehives and/or their contents by a third party.

### **3 Fees**

3.1 Fees are calculated based on the number of stocks owned by members covered by the Scheme, up to a maximum of forty. Members are required to declare the total number of stocks owned by them at the time of taking out or renewing SBA membership and at the time of making a claim under the Scheme.

3.2 For Personal ('Individual'), Junior, and Honorary Life members, cover is included as part of the subscription for up to and including five stocks. Additional household members must pay a fee of £5 for the first five stocks.

3.3 Over five stocks, there will be a fee of £5 for each additional five or part thereof. Should the number of stocks increase during the period of membership, members are expected to pay additional fees as appropriate. No refund shall be made in circumstances where additional fees have been paid and the number of stocks subsequently decreases.

3.4 Cover will be provided to ABAs and schools at no additional cost for all stocks solely owned by them, up to a maximum of forty.

### **4 Rules of the Scheme**

4.1 Cover under the Scheme on new subscriptions received by the Scottish Beekeepers Association after 31<sup>st</sup> December will not become effective until forty days after receipt. Cover purchased later for additional stocks will commence forty days following the receipt of the relevant fee.

4.2 Cover should be purchased for all stocks. If it is not, then any claim will be subject to a proportionate reduction in the compensation payment made. In that case, the calculated compensation payment will be reduced by one-eighth of its value for each five stocks or part thereof owned by the claimant over and above the number of stocks for which fees have been paid.

4.3 Stocks owned by a member covered by the Scheme may be kept in more than one apiary. Where two or more members share an apiary, each must ensure that their stocks are covered separately.

4.4 Members with repeated claims due to Fire, Theft or Vandalism may be asked to move their stocks to another apiary site otherwise cover may be withdrawn. The SBA reserves the right to refuse applications for cover if the circumstances are considered to pose an abnormal risk.

### **5 Operation of the Scheme**

5.1 The Compensation Scheme applies to the following classes of loss:

- A: loss due to fire
- B: loss due to theft
- C: loss due to vandalism

D: loss due to American foulbrood disease (AFB) or European foulbrood disease (EFB)

No cover is provided for flood damage or storm damage.

5.2 The value attached to equipment and colonies of bees lost will be determined by a committee comprising members appointed from the Board of Trustees. Compensation for colonies of bees will be limited to five frames of bees at 50% of beekeeping suppliers' current catalogue prices. Compensation for hives and hive parts will take account of their age but will not be more than 50% of the beekeeping suppliers' current catalogue prices.

5.3 In all cases, written confirmation of the loss will be required from an acceptable source such as an ABA office bearer or a bee inspector.

5.4 Under Classes A, B and C, the circumstances must be reported to the Police.

5.5 Under Class D, a destruction notice issued by the Scottish Government's Rural Payments and Inspections Division (RPID) must be produced specifying the bees and hive parts to be destroyed. *(It is a legal requirement that the owner of colonies which are suspected of being infected by AFB/EFB must notify RPID. Notification can be given by emailing: Bees\_Mailbox@gov.scot)* Compensation will only be payable for actions instructed by the Bee Inspector.

5.6 A member who has received compensation for loss due to the foulbrood diseases will not be eligible for cover against this risk for twelve months from the date of destruction. Further cover will then be available on production of a certificate of freedom of disease issued by RPID. Additionally, cover is limited to two claims in the five-year period from the first RPID destruction notice.

5.7 Claims under Classes A, B and C must be notified to the SBA Insurance Trustee within 30 days of Police notification and under Class D within 30 days of the date of the issue of a destruction notice. Notification can be given by emailing: [insurance@scottishbeekeepers.org.uk](mailto:insurance@scottishbeekeepers.org.uk) Claims must be accompanied by a completed Compensation Scheme Claim Form, which can be downloaded from the Members' area of the SBA website.

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