

What is the BBKA Insurance

The BBKA provide all Members (and Local Associations & Branches) with absolutely first rate cover at breathtakingly low prices, all included in your membership!

How are the prices so low? Two reasons:-

1. Buying power – of over 25,000 members across the UK.
2. Best practice. The only large claim we have seen in the last 3 years was from a beekeeper who had never been a member of the BBKA.

What is the cover (in plain English)?

Cover for members Legal Liability as itemised below, including legal defence costs, for:-

Public Liability:	Injury to others (or damage to their property), up to £10m whilst undertaking beekeeping activities.
Products Liability:	Through the supply of hive products, up to £10m.
Professional Indemnity:	Professional advice, up to £2m.
Trustees Liability:	“Wrongful acts” as a trustee, up to £2m. This covers all Local Association Trustees, even if the LA in question is a registered charity in its own right.

So what's missing?

Just two things:-

- i) Bee Disease cover – available as an option when you pay your subscription.
- ii) All Risks Insurance - Please note that unfortunately the BBKA scheme has been discontinued. This was arranged with the unique buying power of the BBKA's 25,000+ members. However, over the period of 3 years since it began (31/01/2018), less than 2% of members have bought the cover. In addition, claims have been relatively high in relation to premiums.

For local Associations, Branches and beekeepers with a lot of equipment Aston Lark can quote on a bespoke basis with a specially adapted policy with Hiscox, the minimum cost will be at least £140.

For hobby beekeepers Aston Lark suggest you have a discussion with your household insurers with the aim of adapting your insurance cover to include hives in the open and other insurance covers that may not automatically be catered for. If they are unable to assist, Aston Lark has negotiated facilities that will give most of, or all of the insurance cover, you may require on one of more of their own Household Insurance policies.

Aston Lark would be very pleased to hear from you if you would like a quotation, please contact:

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