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OBA 

ONTARIO BEEKEEPERS'
ASSOCIATION
Since 1881



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OBA GROUP INSURANCE

WHAT'S COVERED (AND WHAT'S NOT)

ONE OF THE BENEFITS OF OBA MEMBERSHIP IS THE ABILITY to access the group commercial liability insurance presently provided by Cooperators General Insurance. It allows businesses or hobby beekeepers to get affordable coverage for their beekeeping activities for risks not covered by their home or farm policy – without incurring the expense of an individual commercial or farm liability policy.

The policy offers \$5 million coverage for general liability in case you are found liable for causing unintentional harm to another person or their property related to your beekeeping activities, including honey sales and use of a demonstration hive at an event. The coverage includes bodily injury or property damage to others to which you are (or accused of being) legally liable and it includes legal defence fees and settlement charges.

You can sign up for the coverage any time through the OBA office. You are required to provide proof that you have registered your hives with OMAFRA – the policy covers all registered hives at the time you apply.

YOUR BEES

The OBA group liability insurance policy provides coverage for damage caused to another party by your bees. For example, you would be covered if someone sued you because they were injured by your bees while you are using a demonstration hive at a presentation or event. If your bees swarm and move into your neighbour's house, and your neighbour sues you for damages, you would be covered provided you took reasonable steps to prevent swarming.

The policy does not provide property coverage for your bees, bee equipment, or any buildings associated with your bee business. For example, if your bees die over the winter or are stolen from your bee yard, you would not be covered under this policy.

YOUR PRODUCTS

The policy covers liability claims related to hive products including honey, pollen, propolis, and royal jelly. For example, if a customer purchases a jar of your honey and sues you because the honey made them sick, your policy would respond. This coverage includes liquid and creamed honey as well as comb honey.

This policy does not cover manufactured products such as lip balm, candles, or mead. Note that it also doesn't cover honey with anything added to it (such as spices or flavouring). If you produce similar manufactured products, you should speak to your insurance provider about obtaining the appropriate coverages.

YOUR PLACE OF BUSINESS

Liability from this policy extends only to beekeeping operations. For example, if someone sued you because they visited your bee yard, tripped over a honey super, and broke their hip, you would be covered.

However, if they tripped over something not related to beekeeping (a child's toy or some farm equipment, for example) your home or farm policy would be the place to turn. If you (the policy holder) tripped over that super yourself and broke your own hip, you'd need a disability policy to cover that.

Liability extends to temporary locations where you may sell your honey at a farmers market. For example, if your tent falls over and injures a customer, then your OBA liability policy would respond if you are sued.

The policy also covers you for hives located on your own property and at any other locations you have registered as bee yards with OMAFRA. If you move your hives temporarily to provide pollination services, and provide that information to the OBA, your liability coverage would be extended to these additional locations.

CERTIFICATE OF INSURANCE

IF YOU PARTICIPATE IN MARKETS OR EVENTS, YOU MAY BE ASKED TO PRODUCE A GENERAL CERTIFICATE OF INSURANCE. THIS DOCUMENT IS PROVIDED TO YOU BY THE OBA OFFICE WHEN YOU PURCHASE THE GROUP LIABILITY POLICY. YOU MAY, AT TIMES, BE ASKED TO ADD AN ORGANIZATION (SUCH AS A MARKET OR SCHOOL) AS AN ADDITIONAL INSURED ON THE POLICY. CONTACT THE OBA OFFICE AND LET THEM KNOW WHAT YOUR ACTIVITY WILL BE (SUCH AS SELLING AT A MARKET, GIVING A PRESENTATION AT A SCHOOL, PLACING HIVES ON SOMEONE ELSE'S PROPERTY), THE DATE OF THE REQUEST, THE DURATION OF THE COVERAGE REQUIRED, AND THE NAME OF THE BUSINESS OR ORGANIZATION REQUESTING THE CERTIFICATE. PLEASE ALLOW FIVE BUSINESS DAYS FOR YOUR REQUEST TO BE PROCESSED.

“LIABILITY EXTENDS TO TEMPORARY LOCATIONS WHERE YOU MAY SELL YOUR HONEY AT A FARMERS MARKET. FOR EXAMPLE, IF YOUR TENT FALLS OVER AND INJURES A CUSTOMER, THEN YOUR OBA LIABILITY POLICY WOULD RESPOND IF YOU ARE SUED.”

The policy does not cover other beekeeping services such as swarm removal (regardless of whether you are compensated for this service or not) or cut-outs, apitherapy, or any medical procedures using your bees or hive products. You should speak with your insurance provider regarding obtaining the proper liability coverage if you offer these types of services.

YOUR EQUIPMENT

Liability insurance responds to claims made for damage you have caused to others and does not cover loss or damage to your own property. So, if your hives are stolen or vandalized, or if a tree falls on your honey house during a storm, this policy would not apply – check with your insurance provider to see how your equipment, livestock, and bee buildings can be covered under your home, farm, or separate business policy.

If you are moving hives or equipment from one location to another and they fall off your truck and cause an accident, coverage for liability would fall under your vehicle insurance policy while damage to your beekeeping equipment would require extensions such as property-in-transit coverage or cargo coverage.

The OBA group policy does not replace the need for any other liability insurance for your business, farm, dwellings, or other property. You should speak with your insurance provider to determine what your current insurance covers and what additional coverage you may require. (All coverages described are subject to the policy terms, conditions, and exclusions within the policy wording.)

Local beekeepers' associations are not covered under this policy and should look into what coverage they require for their meetings and activities.

THE OBA GROUP COMMERCIAL LIABILITY INSURANCE ADDRESSES FOUR TYPES OF LIABILITY COVERAGE:

BODILY INJURY & PROPERTY DAMAGE

PROTECTS YOU AGAINST LEGAL LIABILITY FOR INJURY OR PROPERTY DAMAGE TO A THIRD PARTY ARISING OUT OF YOUR BUSINESS OPERATIONS OR PREMISES. FOR EXAMPLE, IF SOMEONE IS INJURED BY YOUR BEES OR A SWARM OF YOUR BEES MOVES INTO YOUR NEIGHBOUR'S WALL.

PERSONAL INJURY LIABILITY

COVERAGE PROVIDES COMPENSATORY DAMAGES DUE TO FALSE ARREST, WILLFUL DETENTION OR IMPRISONMENT, MALICIOUS PROSECUTION, LIBEL, SLANDER, DEFAMATORY CHARACTERIZATION, WRONGFUL ENTRY OR EVICTION, AND INVASION OF THE RIGHT OF PRIVATE OCCUPANCY.

MEDICAL EXPENSES

PROVIDES VOLUNTARY PAYMENT/REIMBURSEMENT OF REASONABLE MEDICAL EXPENSES INCURRED ON ACCOUNT OF BODILY INJURY CAUSED BY ACCIDENT ON THE PREMISES OR ARISING FROM YOUR OPERATIONS. FOR EXAMPLE, IF SOMEONE TRIPS OVER A SUPER IN YOUR BEE YARD, BREAKS THEIR HIP, AND INCURS MEDICAL EXPENSES AS A RESULT. THIS COVERAGE WOULD PROVIDE COMPENSATION TO THE INJURED PARTY FOR MEDICAL EXPENSES INCURRED SUBJECT TO THE POLICY LIMIT AND CONDITIONS.

NON-OWNED AUTO

WHEN AN AUTOMOBILE ACCIDENT OCCURS, AN INNOCENT THIRD PARTY WHO HAS SUFFERED INJURIES OR LOSS HAS THREE POTENTIAL PARTIES TO SUE: THE DRIVER OF THE VEHICLE; THE OWNER OF THE VEHICLE; AND THE EMPLOYER OF THE DRIVER IF THE ACCIDENT OCCURRED WHILE THE DRIVER WAS ON COMPANY BUSINESS. THIS WOULD COVER YOU (THE POLICY HOLDER) IF ONE OF YOUR EMPLOYEES OR A VOLUNTEER HAD AN ACCIDENT WHILE DRIVING ON COMPANY BUSINESS USING THEIR OWN VEHICLE. THE OBA POLICY WOULD COVER YOUR BUSINESS DEFENCE COSTS, AND WOULD PAY THE THIRD PARTY CLAIM SHOULD THE BUSINESS BE NAMED AS A LIABLE PARTY.

(ALL COVERAGES MENTIONED ABOVE ARE SUBJECT TO THE POLICY WORDINGS, LIMITS, TERMS, CONDITIONS AND EXCLUSIONS.)