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Insurance and Compensation Scheme

6.1 Contacts

The Insurance and Compensation Convener whose name is published every month inside the front cover of *“The Scottish Beekeeper”* and is also given later in section 11.3 of this Manual.

6.2 Public and Product Liability Policy

The SBA has a Public and Product Liability policy with the Royal & Sun Alliance. This policy covers all classes of member of the SBA. Details of the policy can be obtained from the Insurance and Compensation Convener on request.

For guidance only, a leaflet has been produced giving brief details of the cover. A copy is among the Reference Documents supplied with this Manual. Spare copies of the leaflet can be obtained from the Insurance and Compensation Convener. Each new member is given a copy of this leaflet.

6.2.1 Limits of Indemnity

These vary from time to time, and the latest values are printed in the current issue of the Insurance leaflet referred to above.

The main risks covered are:–

- a. Pollution
- b. Products Liability
- c. Other Events (Public Liability)

6.2.2 Main Exclusions

- a. Gradual and/or non-accidental pollution.
- b. Injury or disease sustained by employees.
- c. Loss of, or damage to, property in Members’ custody or control.
- d. Aggravated Nuisance.

This last risk is construed as a deliberate act which results in the disturbance of an adjacent owner’s right to the comfortable enjoyment of his property. This exclusion shall not apply in respect of “Nuisance” caused by a sudden, identifiable, unintended and unexpected incident which takes place in

its entirety at a specific moment in time and place. For the policy conditions please refer to the leaflet. Unless these conditions have been adhered to, no cover will be recognised by the company.

6.2.3 Claims

All claims must be made in writing to the Insurance and Compensation Convener, as described in the leaflet. A claim form will be forwarded to the claimant.

Please take special note of the 40 day rule which applies to this policy (see condition 7 of leaflet).

NB. It is essential that the leaflet has been read by all members of the Local Association. Try to include a mention of it at your AGM or some other meeting.

6.3 Compensation Scheme

This scheme is entirely financed and managed by the SBA for benefit of its members. It is, however, restricted solely to stocks located in Scotland. On payment of their subscriptions, full members are covered automatically for up to 10 stocks.

Affiliates, who have paid their Affiliation Fees, are invited to join the Scheme in respect of their stocks located in Scotland.

The details of the scheme are in the Insurance and Compensation Scheme leaflet referred to above and this should be read for full details of the conditions.

6.3.1 Compensation Fees

Fees are calculated on the maximum number of stocks in the year commencing 1st. May. The rates will vary from time to time, but the current rates are printed in the current issue of the Insurance and Compensation Scheme leaflet described above.

Affiliates with the SBA who elected to remain as affiliates as at December 1999 will have a notice to subscribe to the Compensation Scheme issued to them in April each year.

6.3.2 Compensation covers

- Section A — Loss by Fire
- Section B — Loss by Theft
- Section C — Loss by Vandalism
- Section D — Loss by American and European Foul Brood Diseases.

6.3.3 Claims

The amount of Compensation for the loss of a Stock will be determined by the replacement, at current market value, of stocks that are at least one year old or such sum as the Executive Committee shall decide from time to time.

6.3.4 Claim forms

All claims must be made to the Insurance and Compensation Convener, before the end of the Compensation year, 30th April. A claim form can be obtained from the Convener, who will advise on all further steps to be taken.

6.3.5 Insurance and Compensation Scheme Leaflet

As stated above a copy of the latest issue of the leaflet on the Insurance and Compensation Scheme is supplied with the reference material in association with this Manual.