

# Bee Mortality Insurance Program 2018

Saskatchewan Crop Insurance Corporation is committed to working with producers and industry to develop and deliver insurance products and services to a diverse marketplace.

The Bee Mortality Insurance Program demonstrates the Saskatchewan Crop Insurance Corporation's (SCIC) commitment to providing insurance products and services that meet the needs of specialized producers.

## ***APPLYING FOR INSURANCE***

All Crop Insurance customers are required to complete an application for insurance. Crop Insurance regulations require eligible producers to demonstrate legal, financial and operational independence from all other producers.

To obtain a contract of insurance, visit a customer service office to complete an application for insurance before March 31.

SCIC reserves the right to review any contract to ensure compliance with eligibility requirements. Where concerns are identified, the contract holder will be advised of these requirements in order to maintain their contract in future years.

## ***ELIGIBILITY***

Overwintering insurance is available for commercial beekeepers in Saskatchewan with a minimum of 100 colonies and registered with the Saskatchewan Beekeepers Development Commission.

Insurable perils include adverse weather, disease and pest infestations or epidemics for which control is not possible.

## ***PROGRAM INFORMATION***

Beekeepers will have to apply for a contract of insurance by March 31. The deadline to endorse overwintering insurance for coverage the following winter is June 25.

SCIC will inspect all the colonies in the fall to assess the hive's "winter readiness." Only hives that meet industry standard criteria at the time of this inspection will be insurable. All eligible colonies must be insured. Coverage will begin after the fall inspection and continue until the hives are inspected in the spring.

In the spring, beekeepers, with a concern about winter survival, will have to notify SCIC when hives are going to be unwrapped or moved outside so an adjuster can inspect colonies and determine losses at that time. If spring losses are in excess of the deductible level, the claim will be paid at the insured value.

If SCIC is not notified of a loss in the spring, coverage will terminate on May 15.

## **Coverage**

The insured value per colony was determined by SCIC in consultation with the industry and the Ministry of Agriculture's Provincial Apiculturist.

The value for 2018 is \$205 per colony.



## Premium Cost Sharing

The cost sharing of premiums will follow the comprehensive cost sharing arrangements where the governments pay 60 per cent and the producer share is 40 per cent.

## Premium Rates

Premium rate calculations are calculated on a provincial basis using historical information provided by the industry.

Non-yield based insurance programs require a deductible equal to the long-term normal loss rate. In 2018, insurance will be based on individualized deductibles calculated using the beekeepers individual overwintering loss experience. New beekeepers with no experience will start at the provincial long term average deductible. The provincial average deductible for 2018 is 19.5 per cent. Customer premium is \$2.05/hive.

## Beekeeping Practices

Beekeeping practices are outlined in the terms and conditions and follow the recommendations of Saskatchewan's beekeeping industry.

## *PAYING THE PREMIUM*

Your premium is due as soon as you receive your Statement of Insurance. However, your 2018 premium is interest-free until September 30, 2018. Interest will start to accrue October 1. If the account is paid by October 31, no interest will be charged. After October 31, interest will be charged at the beginning of each month until the account is paid in full. Any contract with outstanding premiums not paid or not having payment arrangements made by the March 31, 2018, deadline will not be eligible for coverage in 2018.

### Example (using provincial average deductible):

A producer has 1,000 insurable hives with the 19.5 per cent deductible level.

Deductible = 1,000 hives x 19.5% = 195 hives

The Beekeeper is eligible for a claim if there are less than 805 viable hives in the spring; the first 195 hives lost are subject to the deductible.

There are 300 hives non-viable in the spring, less the deductible of 195 hives. Therefore, 105 hives would be paid at \$205 per hive for a claim of \$21,525.

Office Hours: 8:00 a.m. to 5:00 p.m.  
Closed weekends and statutory holidays

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**Deadline: March 31, 2018**