

# 2018 Terms and Conditions

## Honey

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), the Saskatchewan Beekeepers Association, Saskatchewan Ministry of Agriculture, Agriculture and Agri-Food Canada and individual honey producers.

These terms and conditions set out special conditions of honey production insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril Crop Insurance program also apply. Please refer to your endorsement, coverage detail and statement of insurance forms for specific premium and production guarantee information.

### Insurance Features:

- Insurance is available for honey production in all parts of the province.
- Insurance is available for commercial beekeepers with a minimum of 100 colonies.
- Colonies must be viable and all honey producing colonies (viable) must be insured.
- Coverage of 50, 60 or 70 per cent is available.
- Beekeepers must be registered with the Saskatchewan Beekeepers Development Commission.
- Production guarantees are based on a combination of individual yield records and/or area average yields.
- Insurance coverage is for yield loss only and no coverage is provided for quality loss.
- Premium discounts and surcharges do not apply.
- Hive reports must be filed on or before June 25.
- All colonies are subject to inspection by SCIC.

### Beekeeping Practices:

Producers are advised to follow current and recommended beekeeping practices for honey production.

Failure to follow recommended practices may result in the reduction or denial of any claim, should a loss occur. Producers are advised of the following specific considerations:

- Insurance will not be provided for colonies that have been moved for pollination.
- Insurance will not be provided for colonies used to make splits or nucleus colonies after June 25.
- Insurance does not include losses due to insecticide, herbicide or the residue of chemicals in the honey (i.e. sodium sulfathiazole).
- Colonies must be monitored and effective control for varroa mite levels must be maintained to be eligible for insurance.

*The Saskatchewan Crop Insurance Corporation is committed to developing a financially sound insurance package to meet the needs of honey producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all honey producers to discuss their needs and concerns with the Corporation.*

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