

Public Liability for Amateur Beekeepers

1st July 2023 - 1st July 2024



Public Liability cover for amateur beekeepers has been arranged and designed by Aon based on the number of hives you keep and provides you with cover in case a third party sues you for injury or property damage done to them by your bees, or from the products you sold.

Please note that an amateur beekeeper is deemed by the insurer to be an individual with less than 200 Hives. While this cover can also extend to Beekeeping Associations/Member Group, it is not designed for commercial beekeeping operations.

Limits Provided:



Public Liability:

\$30,000,000
per occurrence



Product Liability:

\$30,000,000
per period of insurance



Excess

\$1,000
per claim



Covered Activities Include:

- Hold meetings with members and visitors attending
- Provide education to members and members of the public about beekeeping
- Maintain a Branch apiary.
- Hold field days at the Branch apiary and/or a member's apiary where members and visitors work on beehives
- Extract, bottle or pack honey and honey products
- Sell honey and honey products
- Attend markets and shows
- Organise honey judging competitions
- Travel as a group to field days or other activities of interest
- Sell beekeeping equipment to members
- Organise social functions
- Giving talks on beekeeping to the public at shows/markets/community days
- Members collecting bee swarms as they see necessary based on their capabilities. The swarm collection must be a community service and not a commercial undertaking and incidental to the members usual bee-keeping activities

Apiarian/Bee Products

Covered Include:

Apiarian products include the production, distribution & sale of the following:

- Liquid honey
- Creamed honey
- Candied honey
- Creamed or liquid honey with up to 8% natural fruit/plant flavouring
- Pollen
- Queen bees
- Bee colonies
- Honeycomb and chunk honey
- Bees wax and candles
- Bees wax furniture polish
- Bees wax wraps
- Propolis
- Bee venom

Please note that covered Apiarian/Bee Products do not include:

- Mead
- Royal Jelly
- Honey based beverages;
- Lip balm & all other cosmetics
- Creamed or liquid honey with more than 8% single natural fruit/single natural plant flavouring
- Creamed or liquid honey containing nuts

Get covered today:

For more information, contact the Western Australian Apiarists' Society today.

info@waas.org.au



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Public Liability Insurance for Amateur Beekeepers is arranged by Aon on behalf of the underwriter, SLE Worldwide Australia Pty Ltd ABN 15 066 698 575 AFSL 237268. If you purchase this insurance, Aon will receive a commission that is a percentage of the premium. Further information can be found in our FSG or provided upon request.

The information contained in this flyer is general in nature and should not be relied on as advice (personal or otherwise) because your personal needs, objectives and financial situation have not been considered. Before deciding whether a product is right for you, please consider the relevant Product Disclosure Statement (if applicable) and full policy terms and conditions available from HIAIS on request. All representations in this communication in relation to the insurance products we arrange are subject to the full terms and conditions of the relevant policy. Please contact us if you have any queries.

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