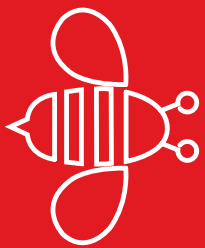




# Public Liability for Amateur Beekeepers



**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:**  
**\$500**  
per claim



## Covered Activities Include:

- Holding meetings attended by both members and visitors
- Providing education on beekeeping to both members and non-members
- Maintaining a Branch apiary
- Holding field days at a branch or members' apiary where both members and non-members work on hives
- Extracting, bottling or packaging honey products
- Selling honey and honey products
- Attending markets and shows
- Organising honey judging competitions
- Travelling as a group to field days or other relevant events
- Selling beekeeping equipment to members
- Organising social functions
- Members collecting bee swarms following a request from an executive member of a branch / club with the responsibility for coordinating the swarm collection.

Please note the following:

- Swarm collection must be a community service and not a commercial undertaking and incidental to the members' usual beekeeping activities, and
- Liabilities arising from any damage made / caused by the beekeeper to gain access to the bees such as in swarm collection are not included.

## Apiarian/Bee Products

### Covered Include:

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

- 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

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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