



CANTERBURY BEEKEEPERS



A branch of Kent Beekeepers Association

EDITOR'S NOTES

With the shortening days, and falling temperatures, it's a fair bet that there is little if any brood in colonies now. I did open up a couple last weekend, and didn't find a single egg, although there was still pupation going on. So your colonies are now in the hands of the weather – let's hope for a dry, crisp winter rather than a damp, warm one. My *Mahonia media* (a well-known winter flowering shrub) is already attracting the local honey bees – in between the rain – generally it's worth noticing which garden plants are attracting bees in late autumn and winter, so that you can increase their numbers. This will give a bit of extra forage for those days when the bees do get out.

Although the weather at the Brogdale Apple Festival on 19/20 October was rather cool, we still got a decent footfall at our stand, and audiences at our talks. Sam Day, the Kent BKA Asian hornet coordinator, joined us on Sunday afternoon, and her extremely large model of an Asian Hornet, with scaled up stinger, was a big talking point. Commercially we did nicely too, as nearly £800 of honey

was sold. There was a good distribution across the various suppliers of honey, and whilst our Bekesbourne apiary honey was most successful, at least £50 of honey from 7 different beekeepers was sold. The branch profited to the tune of £230, in a combination of commission and Bekesbourne honey sales.

The finances of the branch will be available for scrutiny at our AGM on Wednesday – but hopefully that won't take too long, so that we have plenty of time for Stuart Andrews to tell us about beekeeping

in a rural district of Zambia. If you have any ideas or suggestions about how the branch can organise itself to better meet the needs of members in 2020, please let the committee know either at the meeting, or by [email](#).

As we become accustomed to the darkness of early evenings, we can look forward to cosy, indoor events. At the end of November, we will have our Christmas party – so look out for emails inviting you to our "do" on Saturday 30th November. Everyone welcome!

. Adrian

Indoor Meeting
Beekeeping in Zambia
Whitefriars Management Suite
Canterbury
Wed 6th November
7.30-9.30
Details on p2

CBKA Officers

Chairman:

Michael Roberts
1 Orchard Street
Canterbury CT2 8AP
07874 631890

Treasurer and Membership:

Joan McAllister
42 Canterbury Road
Lydden, Dover
CT15 7ER
07824 668042

Secretary & Newsletter Editor:

Adrian Davis
24 The Grove
Deal CT14 9TL
07816 975286

Committee Members

Stuart Andrews
Julian Audsley ([courses](#))
David Cockburn
Simon Daniell
Dougal Hendry
Maggie McKenzie
Janet McDonald
Magdalene Mei Halkes
Michael Roberts
Jan Soetaert

The easiest way to contact us is via email using the links above, but you can also use the contacts page on the website.

Contact [Newsletter Editor](#) to contribute articles

NOVEMBER 2019

DATES FOR DIARY: yearbook at <http://canterburybeekeepers.org.uk/calendar/cbka-list/>

Wed Nov 6	Indoor branch meeting – AGM, and a talk about training beekeepers in Zambia by Stuart Andrews, , 7.30-9.30pm Whitefriars management suite
Sat Nov 30	Canterbury Beekeepers Christmas party, 7-10pm, St Marys Hall, Harbledown
2020	
Wed Jan 8	Swarms: prevention, management and collection, 7.30-9.30pm Whitefriars management suite
Wed Feb 5	invited speaker (Asian hornets, or beespace, or treatment free beekeeping) , 7.30-9.30pm Whitefriars management suite
Wed Mar 4	Palmsted apiary planning, 7.30-9.30pm Whitefriars management suite

You can get our calendar to integrate with your smartphone. For more detailed instructions, see page 4 of our [September 2019 newsletter](#).

INDOOR MEETING

Beekeeping in Zambia with Bees Abroad – Stuart Andrews

Wednesday 6th November 2019, 7.30-9.30pm
Whitefriars Conference room, Canterbury

Stuart is a project manager for the charity Bees Abroad, and in April-May this year spent time in Zambia working with a local non-governmental organization (NGO) to develop the beekeeping skills of subsistence farmers in the Monze District. He'll talk about the people he works with, the conditions for beekeeping, and how a charity like Bees Abroad aims to develop sustainable skills in rural communities.



DIRECTIONS

Whitefriars Conference room, Canterbury

By foot / BUS

Between the Bus Station and Whitefriars centre there is an alleyway between Boots and Next. Here there is an entrance to the car park. Go to the first floor by lift and turn left out of the lift through double doors. The management suite is 20 yards along this corridor.

By car Set SatNav post code to CT1 2TF

Go around the ring road and at the roundabout opposite the Police Station turn through the city walls into Watling Street. Go past the bus station on your right and the Whitefriars multi-storey car park is straight ahead and right at the mini-roundabout. If coming from the south go down the Old Dover Rd and straight across the roundabout through the city walls.

Free parking in the multi-storey car park. Collect your ticket and this will be processed during the meeting. Park on the 1st floor on the left and take the corridor down to the management suite at the bottom of the corridor on the left. Please car share if you can, since Whitefriars have to pay the cost of this on our behalf.



BRANCH NEWS

Christmas Party

Look out for an invite to our Christmas party, on Saturday 30 November in Harbledown at St Mary's Hall. Magdalene is leading the preparations, and would like to know what the final numbers are by 23rd November. The cost will be £10/head.

Membership Renewal

On 1st October, Kent BKA subscriptions became due for the 2019-2020 season. As usual, we have an online form that you can use to submit your personal information digitally. You will still have to make your own arrangements for payment – either with a BACS transfer (preferred) or a cheque. The full details of membership rates are shown on page 4. Submit your renewal form by navigating to this page:

<https://canterburybeekeepers.org.uk/membership-renewal-2019-20/>

You will be asked to confirm that we use your email details for management of branch activities, primarily by officials of the branch.

If you are joining as a friend by participation with the winter/Spring training courses run by Julian or Dougal, we encourage you to sign up (no extra fee!), so that we can get your consents documented. In exchange, this will ensure that you get all the branch communications sent to you electronically.

Module Study Group

A quick reminder that if anyone is considering studying for any of the BBKA written examinations in March, please let us know, and we can see if there's interest to bring together a study group of like-minded individuals. .

Insurance

Part of the benefits of membership are the two insurance policies that protect you in the event of you, your bees or a "product of your hive" is accused of causing damage to other people or their property. Whilst it's not necessarily the thing that folk want to talk about, it is worth reviewing the cover offered – a high level summary is given on p4, and there's a longer list of FAQ on pp8-10.

BBKA's general manager, Leigh Sidaway recently sent the following note:

"With the help of our insurance broker, Buckland Harvester, we have arranged the public and product liability insurance for the period 4th October 2019 to 3rd October 2020 at a lower cost than the previous year. This was largely due to the fact that we had not made any claims on the insurance policy over the last twelve months. We have also been able to negotiate that cover for visitors on Taster Days is included.

The insurance policy wording and certificates are on the website for members to view and download. <https://www.bbka.org.uk/public-liability-insurance>

I am also attaching to this email a document entitled Frequently Asked Questions which I would be grateful if you would share with all your members as we do get a lot of phone calls to the office requesting basic insurance information.

This is on pp8-10 of this newsletter.

Neighbourhood Groups

Did you know we have run informal groups to support beekeepers locally? Because we have members from Folkestone to Thanet, and from Faversham to Deal, it's nice to be able to call on local support, whether for winter oxalic acid treatments, or to help each other with a problem such as moving hives.

We currently run groups in Canterbury, Folkestone/M20-J11, Grove Ferry, Womenswold, Thanet, Deal and expressions of interest in getting a group near Badlesmere. If you are not currently part of one of these groups (or even if you are), please contact localgroup.leaders@canterburybeekeepers.org.uk to be put in contact with your local convenor.

KENT BEEKEEPERS' ASSOCIATION (KBKA)

Canterbury Branch



RENEWAL OF MEMBERSHIP between 1st Oct 2019 to 30th Sept 2020
or for NEW MEMBERS applying before 31st Dec 2019

www.kbka.org.uk

MEMBERSHIP BENEFITS *(not all benefits are available to all membership levels – see below)*

- Information and advice on beekeeping
- £10m third party public liability insurance
- £10m product liability insurance
- Bee disease insurance (BDI)
- Monthly magazines – Bee Craft and BBKA News
- Online resources - education/training, forum, etc.
- Beekeeping examinations to the highest level
- Regional, national and international representation
- Annual Honey Show, Spring Convention & Exhibition
- Regular meetings/talks held by all 13 KBKA branches
- BBKA Membership entitling you to additional benefits

WHICH MEMBERSHIP LEVEL IS FOR ME?

Use the 'matrix of benefits' below to work out the best level of membership for you, according to your needs.

Membership Level	Local Branch Info	BBKA Member	BBKA Insurance	Disease Insurance	BBKA News	Bee Craft
Registered ¹	YES	YES	YES	YES	YES	YES
Junior ^{2,3}	YES	YES	YES	YES	YES	YES
Friend	YES	NO	NO	NO	NO	NO
Friend + Insurance ⁴	YES	YES	YES	NO	NO	NO
Friend + Bee Craft (BC)	YES	NO	NO	NO	NO	YES
Friend + BBKA News	YES	YES	NO	NO	YES	NO
Friend + BC + BBKA News	YES	YES	NO	NO	YES	YES

¹ You can only be a Registered member of ONE county association at a time

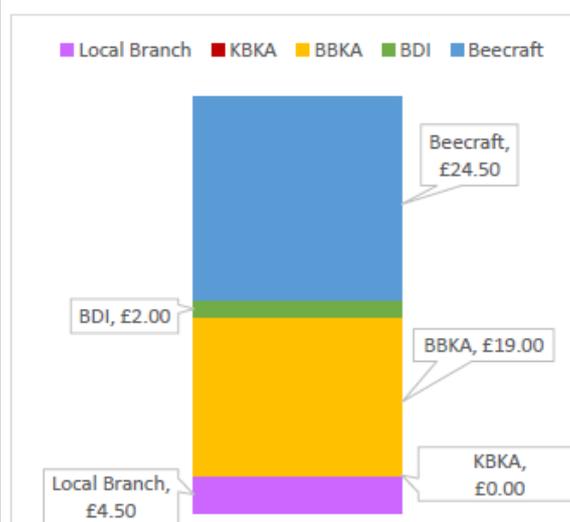
² Aged 18 or under on 1st October

³ Juniors must have a named parent/guardian who will appear on the BDI receipt

⁴ Must be resident at the same address as a Registered member

WHERE DOES MY MONEY GO?

Your subscription charge is made up of numerous constituent parts, payable to different organisations. This chart shows the breakdown of a Registered membership (totalling £50.00) for reference.



BBKA 3rd PARTY and PRODUCT INSURANCE

The two insurance policies the BBKA offer protect you in the event you, your bees or a "product of your hive" is accused of causing damage to other people or their property – whether the event relates to your apiary, collecting a swarm, participating in a show or most other normal beekeeping activities.

Both policies offer cover up to £10m.

Management Liability cover is also included, should you wish to take up a position on your branch (or county) committee.

Full details are available from the BBKA website.

BEE CRAFT

This magazine is supplied from February to January – so if you're joining as a new member in October – you may have to wait a little while for your first copy.

They offer an "electronic only" version – for which you can deduct a sum from your membership fee, if you are happy not to receive the paper copy through the post.

Please note – due to HMRC rules, we cannot claim Gift Aid on the Bee Craft component of your subscription.

BEE DISEASE INSURANCE (BDI)

Registered and Junior membership levels include cover for up to 3 colonies at no additional cost.

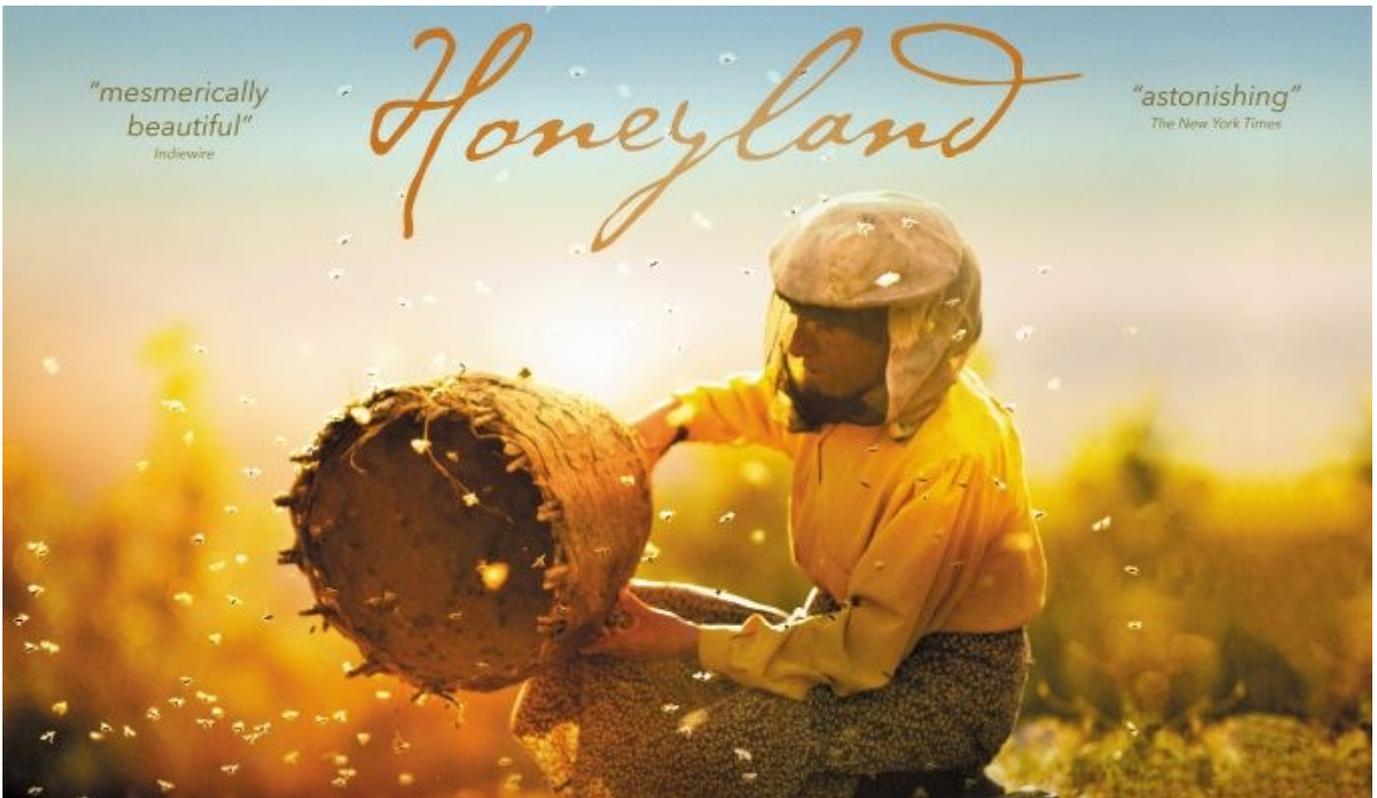
When insuring, potential increase in the year must be taken into consideration, this includes nuclei and swarms.

If the number of colonies managed exceeds the number you have paid for, no cover will apply under the BDI policy.

No claims can be made in the first 40 days of a new policy. Renewing members are covered immediately on renewal.

Premiums payable for additional colonies are as follows.

No. of Colonies	Premium	No. of Colonies	Premium
4-5	£2.00	21-25	£11.10
6-10	£5.25	26-30	£13.60
11-15	£7.75	30-35	£16.10
16-20	£9.50	36-39	£18.10



Julian Audsley and Andy King independently pointed out to me that The Gulbenkian Theatre is showing "HoneyLand" – a film about beekeeping in Macedonia on Wednesday 6th November at 3pm. You'll be able to fit this in before our evening meeting at Whitefriars. Here's some publicity blurb, and a link to the Gulbenkian's ticket office:

Presented by Gulbenkian, in association with U3A

When a nomadic family move in and break Honeyland's basic rule, the last female wild beekeeper in Europe must save the bees and restore natural balance.

In a deserted Macedonian village, Hatidze, a 50-something woman, trudges up a hillside to check her bee colonies nestled in the rocks. Serenading them with a secret chant, she gently maneuvers the honeycomb without netting or gloves. Back at her homestead, Hatidze tends to her handmade hives and her bedridden mother, occasionally heading to the capital to market her wares. One day, an itinerant family installs itself next door, and Hatidze's peaceful kingdom gives way to roaring engines, seven shrieking children, and 150 cows. Yet Hatidze welcomes the camaraderie, and she holds nothing back – not her tried-and-true beekeeping advice, not her affection, not her special brandy. But soon Hussein, the itinerant family's patriarch, makes a series of decisions that could destroy Hatidze's way of life forever.

The most awarded film out of this year's Sundance Film Festival, winning the World Cinema Grand Jury Prize, a Special Jury Award for Cinematography, and another Special Jury Award for Originality. HONEYLAND is an epic, visually stunning portrait of the delicate balance between nature and humanity that has something sweet for everyone.

Followed by discussion.

Book tickets at:

<https://thegulbenkian.co.uk/events/honeyland/>



Mission Statement:

- To further and promote the craft of beekeeping
- To advance the education of the public in the importance of bees in the environment.

The unified voice of British Beekeeping

POSITIVE THINKING NEWSLETTER – OCTOBER 2019

From Margaret Wilson, Chair of BBKA

September was the month of Apimondia, this time in Montreal, Canada a lovely location. The city was clean, airy and the traffic so quiet it seemed a miracle, no speeding vehicles everything nice and calm, a pleasure to be there.

There were talks and lectures daily, in fact sometimes we were spoilt for choice. The best speaker was of course Tom Seeley, with the arena holding over 5000 seated members plus those standing at the back of hall.

His talk was on the Darwinian Theory, which is leave the bees alone do not treat for Varroa, the bees will learn to cope with the pest. He did give statistics, a loss at first then a good recovery. I guess it is up to us, which way we go but nature is a wonderful thing and I am sure that evolution would prove this to be the case, long before mankind took an interest.

The countries who attended were well represented, we could taste honeys from all parts of the world and their taste was certainly unique, had I been blindfolded, I would not have guessed some were honey at all, their taste was so different.

It was good to see that BB Wear won a prize for the most innovative item, their new bee suit which is impervious to stings from bees and Asian hornets and is ventilated so that the beekeeper does not get over heated on sunny days. It looks good and you can see the depth of the aero fabrics, it is ventilated so much that it would be easy to wear even on the hottest day.

Now, back to home territory whilst we were in Canada we received verification that we are now a CIO. (Charity Incorporated Organisation) this was timely, just before the end of our financial year which is great, but it also means that the accounts department are really pushed to get all the new bank accounts opened and all the stock transferred and the leases reassigned. I wish them luck with all they are having to face to get this in order before our year end.

The BBKA attends two major public shows each year and we know that there are other public shows across the country, some where they are organised by local associations and some where there is no representative from the BBKA. In those areas would any of the local associations wish to be involved in showing how important our bees are to the world? We would welcome any application for assistance,

these have to be for public shows, not just honey shows, as they are already attended by mainly beekeepers. What we want to do is to get through to the public in general the importance of bees and the need to control pesticides which are killing our pollinators. Would your association want to get involved, perhaps with the Gardeners World events or similar shows, I know that Tatton Park is covered very well by Cheshire and they win prizes each year for their displays, they do a marvellous job on their own account. I believe that Bath have a similar show which they cover to a high level would you like some help to do the same? I would welcome your call if this is something you would like to get involved in, please use my e mail address margaret.wilson@bbka.org.uk and let me have your details.

Office Telephones

We have had a move round in the office which means some extension numbers for staff have changed: If you want to call the office the telephone number is 02476 696679

2001 - Sarah Laidler, management accounts, sarah.laidler@bbka.org.uk

2002- Liz Leddy, general admin, liz.leddy@bbka.org.uk

2003- Sarah Snelson, exams, sarah.snelson@bbka.org.uk

2004, Michelle Walsh, sales accounts, michelle.walsh@bbka.org.uk

2005, Leigh Sidaway, General Manager, gen.manager@bbka.org.uk

2006, Claire Hartry, schools and website, claire.hartry@bbka.org.uk

2007, Hema Simmonds, purchase accounts, hema.simmonds@bbka.org.uk

We will be at the National Honey Show at Sandown Park Racecourse from 24th -26th October and will have several new educational publications including our new, spiral bound, waterproofed Healthy Hive Guide and a Special Issue - Making Mead. We will have a stand there where all of our publications will be available to browse or buy. The Exam Board will also be there to talk about the BBKA exams and the Correspondence Course. We look forward to meeting and talking to our members. And good luck to all those who are entering

I am sure that I do not need to remind members to make sure that their bees have enough stores for the winter, I leave mine with their own honey and this year it has been a good gravest but in other parts of the country I know this has not been the case, so please make sure that your little darlings have enough to get through the winter. The next time I will go into mine will be for the Varroa Treatment in December/January, but meanwhile I will of course check the weight of the hives to make sure that they still have stores.

We have not had as many sightings of the Asian Hornet this year, just four to date and we are all hoping that we are at least keeping the creature at bay, Jersey of course has been inundated but their volunteer searchers have managed to discover very many hives and they have all been destroyed. Last year they destroyed 55 hives, this year I believe the number is over 70 and with all the strong winds at the moment, it would not take much for others to drift across to our shores. We must continue to be vigilant to make sure that we do not get an influx of the hornets.

The 18th October is the last day for any propositions to be received at Stoneleigh, so if you have any excellent suggestions please get them in for discussion at the ADM in January, we will have some current trustees applying once again to continue their good work and of course some new trustees to get us back to the required number of twelve. We have managed this past year with only nine trustees and for some of us we have had the extra workload to cope with, so here is hoping that we get some excellent new applications to join us for 2020.

Our final Executive meeting before the ADM will be held on the 28th October, 2019, this is where we try to make sure that we have done all that was needed in the year and clear our desks for a very busy 2020.

Kind regards

Margaret Wilson.

Link to BBKA ADM webpage: <https://www.bbka.org.uk/bbka-adm>





BBKA INSURANCE for the period 1st October 2019 -30th September 2020

Frequently Asked Questions

Over the years a number of queries have arisen about the insurance cover the BBKA has arranged for its Members. The following information provided by the BBKA is designed to help Members understand the cover they have.

As with all insurance, these FAQs should be taken as indicative answers only – the final wording is that contained in the policy and the interpretation rests with the insurance company. You can find policy documents and certificates on the BBKA website: <http://www.bbka.org.uk/public-liability-insurance>

Any questions not answered here should be addressed to the BBKA office at bbka@bbka.org.uk.

1. As a member of the BBKA what am I covered for on the insurance arranged by the BBKA which is included in the cost of my membership fees?

Third Party Public and Products Liability insurance from the BBKA

The Third Party Public and Products Liability insurance policy automatically covers all Honorary, Registered, Partner, Junior, UK-resident Individual Members and constituent associations (referred to collectively as "Members") against any financial loss caused by a successful claim against them by a third party for injury or other loss deemed to have been caused by the Member, or their bees, whilst undertaking beekeeping activities or through the normal use of their hive products. The limit of this cover is presently £10,000,000 with each new claim carrying an excess of £250 for third party property damage claims that is payable by the Member.

2. Does this policy cover my equipment against all risks including theft?

No. The BBKA has however negotiated special rates for beekeeping organisations and individuals to cover their equipment

The "All Risks" Insurance policy is available for Associations, Branches and individuals to cover loss or damage to their beekeeping property or equipment. The terms of the policy are flexible to suit the needs of each Association or individual by direct negotiation with the Insurer. Cover under this facility is not automatic; for further information or a quote, go to www.beekeepersinsurance.co.uk. There is a special discount for BBKA member and premiums start at £12 per year.

3. I've heard something about an excess; am I going to be charged for notifying a claim?

The Liability policy's £250 excess is a market-standard feature in the UK. It exists to impose an element of responsibility on the insured person so as to minimise recklessness.

The excess is limited in scope as it only applies to allegations of property damage. Claims alleging an injury are never subject to an excess. Additionally, the excess is not payable during the defence phase of the claim. Insurers will provide full assistance and defend against the claim as robustly as possible. The excess is only payable when the decision is taken to make a payment to the Third Party. If the claim is successfully defended, no excess is payable.

The Insurers review the level of excess regularly in conjunction with the BBKA, but this must be balanced with premium considerations, as insurers require higher premiums for lower excess levels.

Certificate of Insurance



4. Does this policy cover me if my hives have American or European Foul Brood?

No. Bee Diseases Insurance (BDI) provides optional insurance for the replacement of beekeeping equipment should it have to be destroyed due to an incidence of a notifiable disease, such as European or American Foul Brood. Further information about how Bee Diseases Insurance Ltd operates can be found on the BDI website www.beediseasesinsurance.co.uk

Please note, not all BBKA Associations and Branches offer BDI insurance – please check with your membership secretary. *(note by Adrian – it's included with Kent BKA/Canterbury branch membership)*

Bee Diseases Insurance Ltd (BDI)



4 5. Are all Membership categories covered for insurance automatically?

Registered, Partner and Junior members who are UK residents are covered automatically for insurance as part of their payment of membership fees. If you are in any doubt as to whether you personally are registered with the BBKA, you should consult with your association's Membership secretary.

6. Are members of the public who attend Taster Days or visit our apiary covered?

The public are covered on Taster Days when acting under the direct supervision of a member of the BBKA.

7. Is it the bees or the beekeeper that is covered?

Bees obviously cannot be sued, so it is the beekeeper that is covered. If a claim is made against BBKA Member, John, for a loss he caused while looking after Mary's bees during her holiday, then John is covered even though the bees aren't his. Even if Mary isn't a Member, as long as John is a Member he will be covered if he is named in the action.

If it becomes apparent that it was actually Mary that was responsible for the loss and she is named in the action, the policy will only protect her if she is a Member.

8. I am called by a member of the public to collect bees that have swarmed – am I covered? What happens if I charge for my services?

You are covered provided, it is part of your normal beekeeping activities. If you charge reasonable expenses then this will not affect your cover. However, if you make a business out of swarm collection this would be viewed differently. You would need normal Commercial Insurance for this business activity which is not covered by the BBKA policy.

9. Is there any restriction on working at height?

The policy notes a maximum working limit of 3 metres (applying to the beekeeper, not the swarm). Broadly speaking, you should not attempt any work for which you do not have adequate equipment, training or experience. The policy does not cover reckless acts, so if you are in doubt seek guidance from someone with the relevant experience or training, or preferably use an alternate method that would avoid you having to climb to height.

10. I sell honey and wax products at farmers' markets and local shows and they need proof of Third-Party Public Liability and Product Insurance.

The Verification of Insurance document available for download and printing from the BBKA website is sufficient to satisfy this requirement. You will need to log-in with your membership number and password to access the file, which can be found at

http://www.bbka.org.uk/members/insurance/public_liability_insurance .

11. I make a range of skin care products that I sell at markets and via retail outlets – am I covered for Product Liability if anyone makes a claim against me?

The BBKA policy only covers primary hive products – defined as wax, honey and propolis with no other added ingredients. Some examples of covered products are pure honey, lip balms consisting of honey and beeswax with no extra ingredients, and candles with no perfumes or colourings.

The restriction applies because if a product with added ingredients proves to be faulty, it is difficult and sometimes impossible to prove whether it was the hive ingredient or additive at fault.

For instance, if cakes were covered, the insurance company would require lists of all products made and ingredients used by each and every member, and every product would need to comply with food hygiene and production standards. Premiums would be payable on an individual basis and therefore prohibitively high.

12. The number of my hives has grown over the years and I now supplement my income from beekeeping – am I covered?

The policy is designed for hobbyist BBKA Members, not commercial ventures or bee farmers. With 40 colonies or more you would be eligible for Membership of the Bee Farmers' Association (BFA). As such, cover is provided up to a limit of 40 hives per person. If you tend more than 40 hives by yourself you should apply for membership of the BFA. If you share responsibility for the hives with another member, then the hives can be treated as shared between you for insurance purposes. Cover will not be invalidated as long as there are not more than 40 hives per person.

Additionally, insurers view any operation with any direct employees as a commercial venture, which cannot be covered by the policy.



13. I pay a small extra premium with my subscription to my local branch each year for insurance. What is this for?

This is a separate premium for Bee Diseases Insurance (BD I). In the event of your bees and equipment having to be destroyed due to foul brood, then this policy will pay out a fixed amount to help you replace your equipment. This is administered totally separately by BDI. The costs of this policy are part of your main subscription to your local association.

14. I joined my local association in January, when did my insurance cover start?

As a Registered, Partner or Junior Member, your cover started the day you paid your local association subscription and received a receipt. However, if a claim arose between the time of your payment and your registration with the BBKA by your association, you would need to provide definitive proof that payment was made before the incident arose for a claim to be accepted.

15. I am a new direct UK Individual Member of the BBKA; when does my insurance cover begin?

The insurance cover for a new individual Member of the BBKA begins six weeks after he/she is accepted for Membership. When you renew your Membership, cover will start from the date you pay your renewal subscription to the BBKA.

16. As Membership Secretary I update members details on the members register. If some of the names on the list have lapsed or are awaiting renewal (ie have not paid me at the time) are they still covered?

Technically they are in default and would not be covered. However, if a claim arose, each case would be investigated and resolved on an individual basis. In order to avoid this potential exposure, it is imperative that all associations ensure that their Members understand this exposure and are encouraged to pay all dues promptly.

17. I am a Treasurer of my local branch, am I covered for any claims against me as a branch official as opposed to in my beekeeping activities?

The BBKA policy includes what is commonly referred to as 'Trustees Liability' cover for all officials of the BBKA, associations and branches affiliated to the BBKA. It does not matter whether your organisation is a charity or not for this cover. The amount covered is £2,000,000, with no applicable excess.