

Alberta's beekeepers to benefit from new protection

New insurance program first of its kind in Western Canada

Lacombe... The Government of Alberta is offering some relief to the province's beekeepers in the form of new insurance programs. Alberta has the largest group of honey producers in Canada, accounting for almost 50 per cent of the colonies and honey production in the country.

Two years of higher than normal overwintering losses have put pressure on beekeepers to maintain their hive count. Through consultations with the industry, the Government of Alberta identified an opportunity to improve insurance protection available to Alberta's beekeepers.

"We worked with the Alberta Beekeepers Commission to tailor an insurance program to meet the needs of their producers," said Dean Dyck, Project Manager with the Agriculture Financial Services Corporation (AFSC). "The program is the first of its kind in Western Canada and is a proactive response to the risks faced by the beekeeping industry".

Bee overwintering insurance, offered by AFSC, will offer beekeepers coverage for bee loss resulting from adverse weather, disease and pest infestation as well as other naturally occurring perils.

Each honey risk area will have a minimum deductible with producers being able to select from two coverage levels. Adjusters will visit the apiary in the fall to determine eligible hives and then in the spring to determine death loss. Coverage commences once the beehives have been accepted for insurance by AFSC adjusters in the fall and is in effect until the hives have been inspected by AFSC in the spring.

Premiums are determined by a base rate as well as the strength of the hives going into the winter. Premiums will be billed after the fall acceptance inspection by AFSC with producers having 30 days from the date of billing to pay the premium. A 5% discount will be applied if premiums are paid within 15 days from the date of billing.

Commercial beekeepers with over 100 hives and registered under The Bee Act are eligible (this includes both honey and pollination producers). The hives must be overwintered within the province.

The deadline for applying for the bee overwintering insurance is **September 1, 2009**. Producers are encouraged to set up an appointment with their local AFSC office or call 1-888-786-7475 for further information.

AgrilInsurance is part of Growing Forward, a new cost share initiative of the federal and provincial governments that helps position Canada's agriculture industry for success. Alberta's producers are encouraged to review the variety of programs available through AFSC.

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