



For Bees, Education, Protection and Research

Since 1942 the Bee Disease Control Orders (BDCO) have provided for control of American Foul Brood (AFB) and European Foul Brood (EFB) diseases. If AFB is discovered in a colony, its destruction is mandatory. This also applies to EFB if treatment or other measures are not considered appropriate by DEFRA.

Bee Diseases Insurance Ltd (BDI) was established by beekeepers working voluntarily, as a self-help tool, with these aims:

- to provide a measure of compensation in the event of colony destruction under the BDCO
- to support research into bee health in general, *and*
- to educate beekeepers to ensure that our bees are healthy and productive.

BDI is run by beekeepers, for beekeepers, and is owned by member beekeeping Associations.

In recent years BDI has been threatened, first by burdens placed upon it by the Financial Services Authority, and secondly by the dramatic fall in the value of its equities. Happily, BDI has weathered these storms and is looking forward with confidence and in partnership with others to achieve its stated aims.

The subscription you pay to your local beekeeping Association currently provides BDI cover for up to three colonies. If you have more than three colonies, an extra premium is due, depending on the number of colonies you run. Your Treasurer will usually be the person who can tell you how much extra will be due for more than 3 colonies.

Your Association will collect your subscription and the extra premium appropriate for the number of colonies if you have more than the three colonies covered by the standard subscription. Your Association Treasurer will issue you with a Certificate of Insurance.

It is important when calculating any extra premium due, to take into account likely increases in your number of colonies during the year, and insure for the *maximum* number you expect at any one time. Under-insurance may lead to a reduction in compensation or possibly to a claim being rejected altogether.

As with all insurance we all hope that we will never need to claim, but foul brood diseases can affect any one of us at any time. BDI will keep the premiums as low as possible and we hope that you agree that this insurance is a very small price to pay for the benefit of some compensation should your bees and hives have to be destroyed.

With your support BDI will continue to be able to cover beekeepers who suffer the misfortune of loss to the foul brood diseases and will also be able to fund research eventually to prevent or cure them.

Roy Norris
Secretary, BDI Ltd roy@fulmar.demon.co.uk 01686 622217