

29th September 2015



To Whom It May Concern

VERIFICATION OF INSURANCE

Insured: Members of BBKA, Area Associations & Officials, the British Beekeepers Association (BBKA) and BBKA Enterprises Ltd

Address: National Agricultural Centre, Stoneleigh Park, Kenilworth, CV8 2LG

Occupation: Members association (including activities of members) representing beekeepers within the UK. Provision of publications, education and assessment programmes, telephone support and research on beekeeping issues. Promotion of beekeeping and education of the public in importance of bees in the environment and ordinary beekeeping activities, manufacture and supply of primary hive products including bee health advice.

The above is deemed to include the operation of stalls and tables at Farmers' Markets, County Fairs and the like for the purposes of Supply of Primary Hive Products

Policy No: HU PI6 1693222

Insurers: Hiscox Insurance Company Ltd

Period of Insurance: 4th October 2015 to 3rd October 2016

Class of Insurance: General Liability (Public and Products Liability)

- (i) Public Liability £ 10,000,000 Each claim, defence costs in addition
- (ii) Aggregate Limit £ 25,000,000 Each policy period

Excess: £250 in respect of Third Party Property Damage

Professional Indemnity

- (iv) Limit of Indemnity £ 2,000,000

Excess: £500 each claim excluding defence costs

Extensions: Principal Clause

Exclusions: Use of heat away from the beekeeper's own premises, other than the use of smoking equipment or soldering irons or the use of blowtorches outdoors for cleaning apiaries or beekeeping equipment

Commercial activities, or any products supplied where the beekeeper owns more than 40 hives, or has any employees for beekeeping activities

Sourcing & supply of products, other than 'primary hive products' (wax, honey and propolis without additives)

Terrorism

Pollution unless due to an identified sudden, unexpected and unintended event when cover applies subject to an aggregate indemnity limit of £10,000,000

**Terms, Conditions
and Exclusions:**

Subject otherwise to the Standard Terms and Conditions of the Insurer's Policy
Wording

The above is a Summary only and reference should be made to the Policy Document for the exact Wording.

This document is issued to you as a matter of information only. The issuance of this document does not make the Person or Organisation to whom it has been issued an additional Assured, nor does it modify in any manner the Contract of Insurance between the Assured and Underwriters. Any amendment, change or extension of such Contract can only be effected by specific Endorsement attached thereto.

Should the above mentioned Contract of Insurance be cancelled, assigned or changed during the above Policy Period in such manner as to affect this document, no obligation to inform the Holder of this document is accepted by the Undersigned Insurance Brokers.

Signed


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Towergate Insurance Sevenoaks E&OE

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