

VRBA. Victorian Recreational Beekeepers Association 2019



Public Liability Cover

This information is provided in good faith, and summarised from correspondence between the VRBA Insurance rep and Insurance provider. This is for all recreational beekeepers and if members derive the majority or a substantial part of their income from beekeeping, they are considered "commercial", and as such, should seek their own "commercial" Insurance.

The VRBA and all clubs need to be aware of their "duty of care" and as such advise members of the need for education and common sense.

This should include relevant risk management and information regarding first aid in relation to bee stings and preferably an anaphylaxis understanding.

FAQ's

1. What type of Insurance is provided and what does it cover?

This Insurance is Public Liability Cover up to 20 Million for all VRBA members and associated club members.

2. Is there any commission for VRBA Rep or Insurance broker?

The commission for the broker is \$100 and the VRBA Insurance Officer receives no commission.

3. What does it essentially cover?

There are 3 components:

a) View and Inspect b) Collect and Transport c) Collect and Use Wax

- a) Ability to **view and inspect** all hives in Australia, whether showing your own to other members or viewing their hives.
 - b) Ability to **collect and transport** swarms and feral hives/nests.
 - c) **Collect and use** (melt) wax for candles and frames for personal use or gifts permitted. If you sell at a market, it is your responsibility to provide additional cover.
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4. Are you allowed to receive any money for a service you provide eg swarm collection?

Yes, you are entitled to recover the costs of your transport, use and provision of equipment, and transport costs etc.

5. What meetings does it cover?

It covers all VRBA/Committee & general meetings up to 100 people, and if you wish to exceed this please notify the representative prior to the event as this can be extended.

All hired venues are expected to have their own Public Liability Insurance. Eg Conferences, however the VRBA can ask to extend if required.

6. Are guests covered at meetings?

Yes, guests to club meetings.

Note: If a guest is visiting and presenting in a professional capacity. i.e demonstrating a particular beekeeping tool and an accident should happen. This insurance does not cover as commercial ventures need to have their own insurance.

7. Does it cover educational courses or apiary visits?

Yes it covers these up to 40 participants provided the experienced instructors are handling the bees and all are wearing protective attire and can be extended.

8. Is personal injury covered?

Yes personal injury is covered and there is a limit for each individual claim, as well as some additional benefits. An excess of \$500 applies.

9. Does it cover theft and fire?

No, as it is Public Liability and not Property Insurance or Fire and Theft.

* There are also some other provisions such as injury to temporary staff. The VRBA recommends this be on a contract basis.
