



## VRBA. Victorian Recreational Beekeepers Association 2021

### Public & Association Liability Cover

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#### FAQ's for your club

- 1. Association Liability Coverage** incorporates elements of professional indemnity cover and management liability cover to protect the organisation, office bearers and employees against legal costs and damages expenses that could arise from allegations of misconduct, breach of duty, mismanagement and more.
- 2. Volunteer Workers Coverage** provides cover for volunteers should they sustain an injury or illness as a result of their volunteer activities. Up to 15 Volunteers covered at any given time for example: workshops, apiary opens, meetings & club field trips. Covers up to the age of 80 for volunteer purposes.
- 3. All of your members get the benefits outlined below.**

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#### FAQ's for you as a beekeeper

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

Public & Products Liability Cover of \$20m in place for all VRBA members and associated club members.

##### 2. What does it essentially cover?

Provides cover for loss or injury that a third party (non member) may sustain in relation to :

- 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.
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- d) **Stallholders Extension** - The ability to sell goods(honey) to the public. The ability to hold a stall at a 'farmer market' 'producers market' type and have **ALL products** of the hive covered, wax, honey, propolis, brood, pollen.

### 3. 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 relocation costs etc. Swarm collection & beekeeping activities must not be your primary source of income. This policy covers recreational beekeepers only.

### 4. 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.

*PL policy covers loss or injury to 3<sup>rd</sup> parties (i.e VRBA or local club hires a hall and accidentally puts hole in wall or their setup causes a non club member to be injured – ie a guest) PL policy does not provide cover for injury to members caused by another member or when the activities of the association or club causes loss or injury to member.*

*Association Liability policy affords the association and subsidiary clubs cover in the event that the Professional Advice that is given causes a member to sustain an injury (this is made available via a writeback in the AL policy wording)*

### 5. 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.

*If a guest is presenting and their actions / professional services cause loss or injury the guest would need their own insurance cover, however, should it be alleged by a member that the Association were responsible this would be covered under vicarious liability in the PL policy.*

### 6. Does it cover educational courses or apiary visits?

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

*VRBA & Clubs can provide educational courses & 3<sup>rd</sup> parties would be covered, but there is no member to member cover (i.e. If one member is injured as a result of another member)*

### 7. 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.

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*If a personal injury or illness is sustained as a result of volunteer activities – refer to the Volunteer workers cover. Excesses under this policy is 7 days for Accident related claims and \$100 for non medicare medical expenses.*

#### **8. Does it cover theft and fire?**

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

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*This information is provided in good faith, and summarised from correspondence between the VRBA (Victorian Recreational Beekeepers Association) 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.*