



An agency of the Government of Ontario

Commodity-Specific Terms: Bee Health

Section A: Commodities

These Commodity-Specific Terms apply to overwintered Colonies of Bees.

With respect to the application of the General Terms to this Commodity:

1. The term Good Farm Management Practices is replaced with Good Colony Management Practices, as defined in these Commodity-Specific Terms.
2. The terms Storage and Storage Conditions are as defined in these Commodity-Specific Terms.

Section B: Excluded perils

1. Agricorp will only pay an Indemnity if an Insured Peril causes a loss.
2. Excluded perils include:
 - a) Storage or Storage Conditions that were not reasonably amenable to a Colony's survival during the Overwintering Period;
 - b) failure to appropriately monitor or manage Storage or Storage Conditions;
 - c) failure of equipment used to monitor or manage Storage or Storage Conditions, regardless of cause; or
 - d) wildlife.

Section C: Available coverage

Agricorp may pay an Indemnity for Colony loss if the number of Surviving Colonies after the Overwintering Period is less than the number of Guaranteed Colonies.

Section D: Commodity-specific conditions

1 Eligibility

1. To be eligible for Coverage, you must:
 - a) own or possess 50 or more Colonies;
 - b) be a registered beekeeper under the *Bees Act*;
 - c) be in compliance with the *Bees Act*; and
 - d) keep all Colonies in the province of Ontario during the Overwintering Period.

2. You must offer all Colonies you own or possess for insurance. Agricorp may determine what constitutes ownership or possession of any Colonies.
3. You must prepare Colonies for overwintering, and report the number of Colonies to Agricorp, by the date(s) we specify.

2 Eligible Colonies

1. To be eligible for insurance:
 - a) Colonies must be Queenright; and
 - b) Colonies split after September 1, immediately preceding the Overwintering Period, will not be eligible for coverage.
2. Acquisition or sale of Colonies:
 - a) If you sell or otherwise transfer ownership or possession of Colonies, you must promptly notify Agricorp. We will adjust the number of insured Colonies, but will not adjust the Premium.
 - b) If you acquire new Colonies during the Program Year, those new Colonies will not be eligible for coverage in the Program Year.
3. Colony variance:
 - a) Fewer Colonies than reported: If you overwintered fewer Colonies than you reported to Agricorp when the Colonies went into Storage, Agricorp may base any Indemnity on the actual number of Colonies that were overwintered. Agricorp may reduce the number of Guaranteed Colonies to reflect the actual number of overwintered Colonies, but we may not reduce the Premium.
 - b) More Colonies than reported: If you overwintered more Colonies than reported to Agricorp when the Colonies went into Storage, Agricorp may base any Indemnity on the number of Colonies in that report. Agricorp may adjust the number of Guaranteed Colonies and may charge additional Premium.

3 Inspections following Overwintering Period

1. Before any handling, opening, unwrapping, or removing of Colonies from Storage, you must:
 - a) give Agricorp at least five business days' notice; and

- b) give Agricorp an opportunity to perform an inspection before, or be present during, such activities.

If you do not do so, no Indemnity may be payable.

- 2. Before disposing of any Colonies, or moving any Beehives in or out of a Beeyard, you must:

- a) promptly notify Agricorp of any loss or damage;
- b) give Agricorp an opportunity to inspect the Colonies; and
- c) get Agricorp's approval to do so.

If you do not, no Indemnity may be payable.

Section E: Cancellation

The cancellation date is September 15, immediately preceding the Overwintering Period.

Section F: Definitions

B

Bees

Bees of the species *Apis mellifera* used for pollination, queen or nucleus production, honey production, or any combination of these.

Beehive

A commercial beehive structure stocked with Bees and arranged in single, double, or triple brood chambers, or such other arrangements of hives that Agricorp may accept for coverage.

Beeyard

A place where Beehives are located.

C

Colony

A Beehive that contains Bees of three classes, namely, the queen bee, a number of female worker bees, and a number of male drones.

D

Dead Colony

A colony that has two or less Eligible Frames when unwrapped or removed from winter storage.

E

Eligible Frames

Frames that have at least 67 per cent of the cells on each side of the frame filled with brood, eggs, or covered with live Bees, or a combination of these.

G

Good Colony Management Practices

Approved, accepted, or recommended methods or techniques for managing Bees and Colonies, including:

- taking all reasonable steps to maintain Bee and Colony health at a level sufficient for survivability during the Overwintering Period, including, at a minimum:
 - if the Colonies are stored indoors, the structure will be appropriately temperature controlled, ventilated, and lit, and Storage Conditions will be appropriately monitored; or
 - if the Colonies are stored outdoors, they will be appropriately wrapped, insulated, and ventilated, and monitored.
- controlling pests and disease;
- providing sufficient food supplies;
- honey and wax extraction;
- providing overwintering Storage and Storage Conditions reasonably sufficient for survivability during the Overwintering Period;
- using only chemicals registered and approved for use in Ontario;
- using chemicals in compliance with the specifications and recommendations on the product label or available from the manufacturer, including recommended rates and timing, precautions, and application restrictions; and
- making use of expert advice such as federal and provincial extension staff and resources, technical consultants, industry representatives, and local agri-business personnel for assistance in identifying and addressing obstacles to Colony health and survival.

G

Guaranteed Colonies

The maximum number of Colonies an Indemnity may be payable on.

I

Insurable Value

The dollar value that Agricorp uses to establish coverage.

O

Overwintering Period

The period from November 1, or another date specified by Agricorp, to the last date the Beehives are unwrapped on, removed from Storage, or opened, and in any case no later than May 15 or another date specified by Agricorp in the following calendar year.

P

Provincial Apiarist

The individual appointed as such under the *Bees Act*.

Q

Queenright

A Colony that contains a queen capable of laying fertile eggs.

S

Storage

Storing Colonies during the Overwintering Period either indoors or outdoors.

Storage Conditions

The relevant conditions the Colonies are stored in, including insulation, wrapping, lighting, ventilation, air circulation or exchange, temperature, and availability of food.

Strong Colony

A Colony that, when unwrapped or removed from winter storage, has five or more Eligible Frames in a single brood chamber arrangement or 10 or more Eligible Frames in a double or triple brood chamber arrangement.

Surviving Colonies

Determined by adding 33 per cent of the Weak Colonies to the number of Strong Colonies after the unwrapping or removal of colonies from winter storage.

W

Weak Colony

A Colony that, when unwrapped or removed from winter storage, has three or four Eligible Frames. Sixty-seven per cent of Weak Colonies will be counted as Dead Colonies for Claim calculation purposes.