

INSURANCE

Overwinter Bee Mortality Insurance

Purpose

• This program insures a producer's honey bees against unmanageable abnormal wintering losses, including weather-related losses, diseases and pests.

Eligibility

• A producer is eligible for this program if he resides and operates an apiary in Manitoba, and is registered as a beekeeper under *The Bee Act* (Manitoba).
• A producer must have a minimum of 50 colonies accepted for Overwinter Bee Mortality Insurance.
• Strong colonies (placed in either indoor or outdoor storage) and nuclear colonies stored indoors are eligible for coverage.

Coverage

• This program covers losses of strong (7 or more frames of brood or bees when placed in winter storage) and nuclear colonies (minimum of 4 frames of brood or bees when placed in winter storage) that have suffered insurable winter losses due to weather, diseases and / or pests where there is no means of adequate control.
• Beekeepers may select a low (\$155 per colony) or high (\$235 per colony) overwinter colony dollar value for coverage.
• A new program participant for 2020 receives the Manitoba historic survival rate of 63%. Producers enrolled for two or more years will receive a survival rate based on their experience.
• Coverage is based on 90% of the number of overwinter colonies multiplied by the survival rate.

Coverage example

A new beekeeper insures 100 colonies for overwinter loss at the high dollar value.
Coverage = 100 colonies x 63% survival rate x 90%
= 57 (rounded)
57 x \$235 = \$13,395
In this scenario, the maximum coverage available is \$13,395.

Coverage Exceptions

• This program does not insure against any losses resulting from inadequate or improper winter storage, inadequate surveillance, failure to follow normal or recommended beekeeper practices, theft or vandalism.

Costs

• Premium costs are shared 40% by the beekeeper, 36% by the Government of Canada and 24% by the Province of Manitoba.

Claims

• If a beekeeper believes they are in a claim position, they must file a claim with MASC on or before **May 15**.
• After filing a claim, an MASC adjustor will assess the losses that have occurred during the winter storage period.
• Colony designations are assigned as below:

| Eligible Frames * | |
|-------------------------|--|
| Entering Winter Storage | Exiting Winter Storage |
| Strong Colony: 7+ | Strong Colony: 5+ Weak Colony: 3 to 4 Dead Colony: 2 or less |
| Nuclear Colony: 4+ | Nuclear Colony: 4+ Weak Colony: 3 Dead Colony: 2 or less |

* 33% of weak colonies are counted as surviving colonies for claim purposes.

* An '**Eligible Frame**' is a frame with at least two-thirds of the cells on each side of the frame filled with brood or eggs, or covered with live bees, or a combination thereof.

Claim example

A new beekeeper insures 100 colonies for overwinter storage at the high dollar value. In spring, the beekeeper finds 30 strong colonies, 26 weak colonies, and 44 dead colonies.

Surviving colonies = 30 + (26 x 33%) = 39

Claim = insured colonies x survival rate x 90% - surviving colonies
= 100 x .63 x .90 - 39 = 18 (rounded)
= 18 x \$235
= **\$4,230**

Compensation Offsets

• If a program participant received a wildlife compensation payment under the *Wildlife Damage Compensation Regulation* for loss of bees during the winter storage period, this payment may be deducted from any indemnity payable under this program.

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Program Deadlines

August 31 is the last day to apply for (or cancel coverage for) this program.

May 15 (or 3 days prior to taking action in respect of the management and control of over-winter colonies, whichever comes first) is the last day to file a claim without a late fee.

Reporting Deadlines

November 30 is the last day to declare and confirm the number of colonies placed in winter storage by completing a Declaration of Overwinter Colonies Report.

May 31 is the last day to file a Declaration of Overwinter Colonies Mortality Report, and file a claim (subject to late filing fees).

ALTONA

Box 1209, 67-2nd St NE
Altona MB R0G 0B0
Phone: 204-324-2800
Fax: 204-324-2803
altona.insurance@masc.mb.ca

BEAUSEJOUR

Box 50, 20-1st St S
Beausejour MB R0E 0C0
Phone: 204-268-6001
Fax: 204-268-6060
beausejour.insurance@masc.mb.ca

BIRTLE

Box 39, 726 Main St W
Birtle MB R0M 0C0
Phone: 204-842-7700
Fax: 204-842-7705
birtle.insurance@masc.mb.ca

CARMAN

Box 758, 65-3rd Ave NE
Carman MB R0G 0J0
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DAUPHIN

27-2nd Ave SW
Dauphin MB R7N 3E5
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Fax: 204-622-2076
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DELORAINÉ

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FISHER BRANCH

Box 359, 23 Main Street
Fisher Branch MB R0C 0Z0
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GLENBORO

Box 250, 103 Broadway St
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GRANDVIEW

Box 236, 435 Burrows Ave
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HAMIOTA

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HEADINGLEY

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NEEPAWA

Box 1179, 41 Main St E
Neepawa MB R0J 1H0
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PORTAGE LA PRAIRIE

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ST. PIERRE-JOLYS

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SOMERSET

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SOURIS

Box 610, 95-1st St N
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virden.insurance@masc.mb.ca

For more information visit masc.mb.ca. or contact your local MASC insurance agent.

This information sheet contains general information only and does not form part of the Overwinter Bee Mortality Insurance Contract between an insured and MASC. In all cases, the Overwinter Bee Mortality Insurance Contract shall prevail.