

BDI Claims Procedures

By Bernard Diaper, BDI Claims Manager

I was appointed as BDI Claims Manager in 2004 and I have responsibility for dealing with your claims.

Claims

The process of making a claim is simple; if you suspect your bees are infected by a notifiable disease contact your local bee inspector who will inspect your bees and confirm the presence or absence of the symptoms of a notifiable disease. Details of your local inspector can be found by entering your postcode in the search facility on the [National Bee Unit's website](#)

If a notifiable disease is confirmed the bee inspector will issue you with a claim form. All sections need to be completed before sending it, along with a copy of your insurance receipt for the current year, to the BDI Claims Manager. The first page is completed by the beekeeper and is limited to providing personal details and answering five simple 'yes or no' questions.

The second page is completed by the bee inspector confirming the existence of the infection of EFB or AFB and the action taken for destruction, shook swarm or treatment of the infected colonies and confirms the equipment destroyed. The bee inspector also makes an assessment, in conjunction with the beekeeper, to determine the condition of the equipment destroyed. It is recognised that replacing combs regularly can help prevent infection so this is to encourage beekeepers to do that.

Claim applications must be submitted within one month of being completed by the bee inspector.

Upon receipt, the claim is registered and checked to ensure that it is fully completed and when the subscription was paid; if paid after 31 March, then the 40 day rule applies. Payment on ??% of claims is delayed because the claim form has not been fully completed and has had to be returned the beekeeper. Late payment of the spring and autumn return to BDI by the member association treasurer can also result in a delay to the claim being paid.

All colonies on a communal site have to be covered by BDI for the claim to be valid.

The BDI compensation rates are updated each year and are based on the prices in one the major suppliers' catalogue and these can be found on the BDI website www.beediseasesinsurance.co.uk

The maximum compensation payable to an individual is £3,000 in any one year and in 2014 one beekeeper was paid this maximum.

For the protection of all beekeepers, there has to be some terms and conditions in the scheme, but effort is made to accept and pay claims when there is a genuine reason for the late notification or insufficient cover.

Every effort is made to pay claims within fourteen days subject to any necessary enquiries needed with the beekeeper or bee inspector and subject to holiday commitment. The scheme is run on a voluntary basis by beekeepers and has no salaried employees. It is also dependant on the support of the Member Association Treasurers who collect the subscriptions and to the Fera Bee Inspectors who quantify the losses.

Claims are rarely declined or repudiated, except when:

- The infection was identified before the cover was taken out.
- The quantity of equipment destroyed has been altered from that stated by the bee inspector.
- There was gross and deliberate under insurance.

So now that you know a little more about how simple the process of making a claim to BDI can be. I wish you a successful and **healthy** beekeeping year and I hope you do not need to contact me with a claim!

Bernard