



The British Beekeepers' Association

After discussions with the provider of BBKA Members' Third Party Public Liability Insurance, The BBKA gives the following guidance to Members wishing to run training courses and or taster days.

- 1) The cover provided is third party liability insurance and provides protection to members of the BBKA against claims by third parties, arising out of normal beekeeping activities
- 2) The term member refers to the 74 affiliated associations and the full members/partner/Junior members of the 74 for affiliates, as well as the honorary and direct members of the BBKA. The Member must be a UK resident (includes the Isle of Man and Jersey)
- 3) Members of the public whilst not being covered by the insurance provided by the BBKA are protected by the third-party public liability insurance.
- 4) Members of the public attending sessions run by members are protected by the third-party public liability insurance even when handling a frame of bees, provided they are under the direct supervision* of a member as defined in 2)
- 5) Members should be clear that should there be a claim, it will be brought against that member's BBKA insurance. If the affiliate association is a CIO or limited by guarantee, then the claim could be against the affiliate association. Otherwise, it will be brought against one or more of the individual executive committee members.
- 6) BBKA insurance cover will defend the member against any claim and provides cover up to £10m.
- 7) For a claim to be successful the plaintiff would have to prove that they had been harmed and that that harm was caused as the result of negligence
- 8) The BBKA recommend that if a member wishes to run a training course or taster day that they distinguish between beginner courses which include significant practical beekeeping, and Taster courses with very brief supervised beekeeping experience. For courses involving significant practical beekeeping it may be appropriate to have all participants join the BBKA beforehand, and therefore they will be individually insured. For Taster courses the insurance will be via the supervising member.
- 9) The BBKA recommend that if a member wishes to run a training course or taster day that they
 - a. Carry out and document a full risk assessment**
 - b. Advise people attending the course of the risks and be able to prove that that advice had been given
 - c. Be able to differentiate between a reaction to a sting, a severe reaction and an anaphylactic reaction
 - d. Have a plan for contacting the emergency services and how the emergency services will find the site, as well as ease of access
- 10) The BBKA also recommends that if the affiliate association is not a CIO or Limited by Guarantee it gives serious consideration to becoming so***

* Direct supervision means that there is a member present when the attendees are handling bees

** See BBKA website for risk assessment template

*** See Charity Commission Web Site