

100% Ontario Honey



Click here for more information on the new OBA 100% Ontario Honey labels and other marketing resources for you to use to promote Ontario honey. >>>

Honey Recipes



Check out our own recipe website: www.ontariohoney.ca for great recipes and nutritional information about quality Ontario honey. >>>

Source Directory



Find quality Ontario Honey products at a Beekeeper near you. >>>

OBA Newsletter



The Ontario Bee Journal is the official newsletter of the Ontario Beekeepers' Association (OBA). >>>

Search: Source Directory or Content

Membership Benefit OBA Comprehensive \$2 Million General Liability Insurance

The ONTARIO BEEKEEPERS' ASSOCIATION has a Membership Commercial Liability Insurance Policy in place for current OBA members who reside in Ontario.

The insurance policy runs from January 1, 2012 to December 31, 2012.

It should be noted that this description represents a general overview of the policy, covering the important issues. Exact detail is provided in the policy wording. Please direct any questions through the OBA office.

Operations/Risks Insured:

All operations of beekeeping with respect to beekeeping, honey sales and demo hives displayed at schools, fairs and other similar locations. Note that commercial operations such as manufacturing of candles, lip balms, etc are not covered under this policy and we would suggest that you consult your insurance professional regarding your insurance needs.

Limits of Liability:

Bodily Injury and Property Damage, each occurrence \$2,000,000
 Products and Completed Operations, each occurrence \$2,000,000 (Any sales to the United States should be discussed with the OBA office)
 Annual Aggregate \$2,000,000
 Personal Injury Liability, each occurrence \$2,000,000
 Medical Payments - provides voluntary payment of medical expenses, limited to \$2,500 to any one person
 Non-owned Automobile Liability \$2,000,000
 (Protects you against legal liability arising from the use or operation on your behalf of any automobile that you do not own. If the vehicle owner's policy had lapsed, or the limits proved inadequate, this would protect you.) Broad Form Completed Operations Incl. in limit

Deductibles

Property Damage Deductible - any one occurrence \$ 500.00

Special Extensions

It is hereby understood and agreed that the named insured shall include and cover only those members who pay for the insurance option according to the hive locations they have registered with the Ontario Ministry of Agriculture, Food and Rural Affairs at the time they apply.

Special Exclusions/Restricting Terms

It is understood and agreed that claims arising out of bodily injury caused by apitherapy or medical treatment using bees shall be excluded.

Policy covers liability claims on product (honey, pollen, propolis and royal jelly) related to beekeeping and incidences arising from beekeeping, such as bee stings. In addition the insurer will defend suits brought against a member in these instances, even if the suit is groundless in nature.

Policy excludes the service of honey bee swarm removal offered as a fee for service or as in-kind.

Please remember that this policy is not intended to replace insurance on your business or premises. For example, a slip and fall accident would not be insured under this policy. You must have a personal or business premises liability policy.

OBA Comprehensive General Liability cost:

\$96.00 per year for Associate Members (49 hives or less)

\$132.00 per year for Voting Members 50 + hives)

The policy runs on a calendar year basis. You may apply at any time but the price remains the same. It is not pro-rated.

In order to identify your yard locations in the case of a claim, when applying you must list your locations the same as you have them listed with OMAFRA at the time you apply. Do not leave blank.

Bee Girls Calendars!



The 2013 Bee Girls Calendars are now available! >>>

Pollination



Many crops require honey bees to transfer pollen in order to have a good seed set. >>>

Ontario Bee Breeders Association



Ontario Breeders selling Queens, Queen Cells and Nucs. >>>

What's all the buzz about?



This educational brochure is available only to OBA Member's. Our Members have the opportunity to download

A copy of Certification of Registration with OMAFRA including your Beekeepers ID number is also required to make policy valid.

this document in the member's log in area of the website.

If you are already enrolled in the Group Commercial Liability Insurance Plan, renew now for the 2011 year. Your present policy terminates December 31, 2010. If you have not enrolled, consider doing so this year with the reduced rates. The savings are substantial - several hundred dollars for some members - enough to pay for your OBA membership and more!

Note: In order to process your application, OBA Admin must receive your application filled out completely, including all names you operate your honey business under, residence location (if applicable), complete yard information and full payment. You will be insured starting January 1, 2012 (or upon receipt of your application by the OBA, if after January 1, 2012). Incomplete information may void your insurance coverage.

A Certificate of Insurance will be mailed to you or sent as a PDF file electronically upon request.

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Ontario Beekeepers' Association

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The Ontario Beekeepers' Association (OBA) was established in 1881. It is one of the oldest established farm organizations in Ontario. It was founded even before the Ontario Ministry of Agriculture and Food. The OBA is incorporated under the Agricultural and Horticultural Organizations Act (1987).

Please review our [disclaimer](#) regarding content found on this site.