



# O'LEARY

INSURANCE GROUP

*. Insurance Brokers & Consultants . Est. 1961 .*

## SUMMARY OF QUOTATION

**NAME:** Beekeepers Association - TBA

**ADDRESS:** TBA

**BUSINESS DESCRIPTION:** Beekeeping activities and sale of associated honey & honey based products

**DATE:** 24/10/2017

---

Should you have any queries or alterations, then one of the following people should be contacted:

---

Prepared by:

**Director / Account Executive**

- David Lombard, Client Executive  
Tel. 023 8843399 / Email – dlombard@oli.ie

**O'Leary Insurances Ltd., 18 Oliver Plunkett Street, Bandon, Co. Cork, P72 H392**

• Tel. 023 8843399 • Email - info@oli.ie • www.olearyinsurances.ie •

*O'Leary Insurances Ltd. is regulated by the Central Bank of Ireland*



## Beekeepers Association

<b>Class:</b>	Commercial Combined	<b>Renewal Date:</b>	TBA
<b>Insurer:</b>	Hiscox	<b>Policy Number:</b>	TBA

### LIABILITY SECTION

#### PUBLIC & PRODUCTS LIABILITY COVER

**Based on estimated Membership:** 500 Members

<b>Section wording :</b>	15742 WD-PIP-IRE-GL(1)
<b>Insurer:</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity:</b>	€ 6,500,000
<b>Limit applies to :</b>	Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.
<b>Excess:</b>	€ 500
<b>Excess Applies to :</b>	each and every claim
<b>Geographical Limits :</b>	European Union
<b>Applicable Courts :</b>	European Union
<b>Special limits:</b>	(included within and not in addition to the overall limit/amount insured above)

Criminal defence costs € 130,000 in the aggregate  
Pollution defence costs € 130,000 in the aggregate

#### PROFESSIONAL INDEMNITY

<b>Section wording :</b>	9860 WD-PIP-IRE-SP(2)
<b>Insurer:</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity:</b>	€ 2,000,000
<b>Limit applies to :</b>	any one claim excluding defence costs
<b>Excess:</b>	€ 500
<b>Excess Applies to :</b>	each claim or loss excluding defence costs
<b>Geographical Limits :</b>	Worldwide
<b>Applicable Courts :</b>	Worldwide excluding claims brought in USA/Canada
<b>Special limits:</b>	(included within and not in addition to the overall limit/amount insured above)

**Business Activities:** Organization and Administration of Beekeepers in Ireland  
**What is not Covered:** Claims first brought in the USA / Canada are NOT covered



## COMMERCIAL LEGAL PROTECTION (DAS)

**Section wording :** 6348 WD-PIP-IRE-DAS(5)  
**Insurer:** DAS Legal Expenses Insurance Company Limited  
**Section limit:** € 130,000

### NOTES

- Membership includes casual beekeepers, producing honey for own use, and possible sale of excess honey, and also large scale honey producers producing honey and honey based products for sale on a more commercial basis.
- No cover if imported honey is used in the products. Only covered for use of own products only.
- Typical honey based products include – Honey – cut, run & creamed, Bees wax candles, soap made from bees wax/costic soda, lip balm made from bees wax and occasional addition of lavender(&similar), meade (honey and water), hand & skin creams made with addition of shea butter (& or coconut oil, olive oil, rapseed oil), propolis
- In addition, the association are covered to have meetings, study groups, beginners courses, demonstrations, honey shows throughout the year.
- Covered to attend various shows/events – max 7 per year
- Member to Member cover included
- Noted many member association Apiarys are located on Third Party Land. A general indemnity to principal clause will apply. Specific indemnities to particular bodies can be arranged ie Coillte, Teagasc etc

*Subject to Policy Terms, Conditions & Exclusions*