

Bee Keepers All Risks Insurance

Insurance Product Information Document

Company: Arch Insurance (UK) Limited.

Product: Bee Keepers All Risks

Arch Insurance (UK) Limited, 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ – (FCA Register No 229887) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy Terms and Conditions. Complete pre-contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This bee keepers insurance policy provides cover for your bee keeping equipment following accidental loss or damage.



What is insured?

- ✓ The policy covers the following types of damage or risk: accidental loss or damage to bee keeping equipment.



What is not insured?

You will not be insured for:

- ✗ Damage caused by wear and tear, gradual deterioration, frost, faulty or defective design or materials or workmanship, mechanical or electrical breakdown or derangement.
- ✗ Losses from unattended vehicles unless certain conditions are met.
- ✗ disease or natural death to bees eggs or larvae
- ✗ death or injury to bees eggs or larvae following the application of smoke by a keeper
- ✗ any loss of bees due to swarming
- ✗ You will be responsible for the first part of any amount for the amount of the excess shown on your Policy Documents.



Where am I covered?

- You are covered for All Risks to your Bee keeping equipment at the premises shown on your policy schedule.



What are my obligations?

- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your situation.
- In the event of a claim, you must notify us as soon as possible and within 72 hours.



When and how do I pay?

The contract is valid upon payment of the full premium.

The premium for this insurance will be paid to your insurance broker.



When does the cover start and end?

Your cover will take effect on the date stated in your policy.



How do I cancel the contract?

You may cancel your policy at any time by contacting your insurance broker you purchased the policy from. A full explanation of the cancellation rights can be found in the policy wording.