Beekeeping Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Beekeeping coverage protects hobby and small-scale beekeepers against liability for stings and damage, and can insure hives and equipment.

WHAT'S COVERED

Sting injuries
Medical claims, including allergic reactions, from neighbors and visitors.

Swarms
Damage or injury when a swarm leaves your hives.

Products liability
Honey and hive products you sell or give away.

Hives and equipment
Damage to hives, supers and extraction equipment, if added.

Off-site apiaries
Hives kept on someone else's land, with the landowner protected.

Farmers market sales
Coverage while selling at markets and fairs.

Good to know
Many apiaries need the landowner named as an additional insured, and farmers markets often require proof of products liability.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Loss of bees from disease
- × Pesticides or colony collapse
- × Commercial pollination services unless added

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Number of hives and where they're located
- Annual honey sales, if any
- Distance from hives to neighbors and public areas
- Your homeowners declarations page

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/beekeeping/

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