

APICULTURE

Honey, Pollen Collection, Wax, Breeding Stock

The Risk Management Agency's (RMA) Apiculture Pilot Insurance Program (API) provides a safety net for beekeepers' primary income sources – honey, pollen collection, wax, and breeding stock.

This program utilizes various indexing systems to assess plant growth and vigor, which correlates to honey production. Coverage is based on the insured's selection of coverage level, index intervals, and productivity factor.

AVAILABILITY

Apiculture coverage is available from FMH in the highlighted states on the map.



Farmers Mutual Hail
Insurance Company of Iowa

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V2024.09.17 | FMH800052

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The Risk Management Agency's (RMA) Apiculture Pilot Insurance Program (API) provides a safety net for beekeepers' primary income sources – honey, pollen collection, wax, and breeding stock.

How Does It Work?

- API provides maximum flexibility to cover different types of crops or plants, each with different growth habits and seasons, rain requirements, and other climate conditions necessary to maintain plant growth over time.
- The program utilizes various indexing systems to assess plant growth and vigor, which correlates to honey production.
- Coverage is based on the insured's selection of coverage level, index intervals, and productivity factor.

RAINFALL INDEX

The Rainfall Index uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data, which utilizes a grid system. Each grid is 0.25 degrees in latitude by 0.25 degrees in longitude, which translates to approximately 17 by 17 miles at the equator. Colonies are assigned to one or more grids based on the location to be insured.

Insurance payments to a producer are determined by using NOAA CPC data for the grid(s) and index interval(s) chosen to insure. When the final grid index falls below the insured's "trigger grid index", the insured may receive an indemnity. This insurance coverage is for a single peril, lack of precipitation. Coverage is based on the experience of the entire grid; it is not based on an individual farm or ranch or specific weather stations in the general area.

Important Dates

CONTRACT CHANGE	August 31
SALES CLOSING	December 1
COLONY REPORTING	December 1
PREMIUM BILLING	September 1

RAINFALL INDEX INTERVALS

Rainfall Index Intervals are periods of time specified in which precipitation data is collected. They are used to calculate the expected grid index and final grid index, which is designated as a practice on the Special Provisions.

- At least two index intervals must be selected by the insured during the crop year for each type, share, and grid ID.
- At least 10%, but no more than 60%, of total insured colonies are allowed in any one index interval by grid ID and share.
- An insured may select any index interval provided in the Special Provisions; however, overlapping months are not permitted within a single grid ID and share. For example, if an insured selects the April – May index interval, which includes the months of April and May, they cannot select any other interval that contains any of these same months.

Index Interval Dates

625	January - February
626	February - March
627	March - April
628	April - May
629	May - June
630	June - July
631	July - August
632	August - September
633	September - October
634	October - November
635	November - December

Other Information: There is a \$30 administration fee per crop per county. For more in-depth information, please visit: <https://www.rma.usda.gov>

BASIC DEFINITIONS

Colony

A group of honey bees housed in a managed hive used for apiculture, which does not include wild or feral honey bees.

Contiguous

Acreage which contains locations owned or controlled by the insured, or rented by the insured for cash or crop share, in a county or grid that continues into an adjoining county or grid without interruption and is occupied and foraged by insurable colonies. Acreage separated by only a public or private right-of-way, waterway, or an irrigation canal will be considered contiguous.

Grid ID

A specific code associated with each grid contained in the actuarial documents.

Insured Colonies

The producer may elect to insure all or a portion of the insurable colonies in the county. So, the producer may select the number of colonies to be insured. However, the total number of the insured colonies in the county cannot exceed the number of the total insurable colonies in the county.

POINTS TO REMEMBER

- Coverage insures colonies in lieu of acres.
- Coverage works the same as other Rainfall Index (RI) products based on location of the colony.
- The location of colonies determines the grid ID (See FMH agent for index determination).
- The insured does not have to insure all colonies, but cannot insure more than the total number of colonies owned.
- By selecting a productivity factor, the insured can establish a value between 60 and 150 percent of the county base value and match the amount of protection to the value of the production that best represents the operation.

