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# Honey Bee Insurance Scheme

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## **Brief Description :**

This policy is to cover beehives and/or colonies belonging to individual, cooperative societies and those sponsored and subsidized under various projects of respective State and Central Government This cover is only for Indian Honeybee and Italian Honeybee.

## **Covered Risks :**

Total loss damage to beehives and/or beecolonies as a result of an accident caused by fire, flood, inundation, storm, tempest, cyclone, hurricane and tornado. Additional covers are theft, specified viral disease, transit loss during migration.

## **Major Exclusions :**

Partial loss/damage of whatsoever nature, loss of production and consequential loss, Malicious or willful act, clandestine sale, Predatory wasps, wax moth and ectoparasitic mites, Loss of bee colony resulting from death of Queen bee.