



R. W. TROXELL & COMPANY
INSURANCE • Since 1887

Gary J. Hoecker, Agent

Chicago, Illinois
(312) 948-5233

Washington, Illinois
(309) 444-3171

Wildwood, Missouri
(636) 484-2269

Littleton, Colorado
(720) 524-3126

RE: Policy #CPP6280063
Frankenmuth Mutual Ins. Co.

The above captioned policy for Illinois State Beekeepers Association, consists of two parts, General Liability (including Premise Liability and Products & Completed Operations) and Umbrella Liability.

General Liability limits are \$1 million per occurrence/\$2 million aggregate. This simply means that the Illinois State Beekeepers Association is insured up to \$1 million in a given year for a single loss and a total of \$2 million in a single year for all losses. Medical payments limit is \$5,000 per person. This coverage provides protection in the event that someone (other than a member) is injured at an ISBA sponsored event. This coverage is provided, without proving negligence on the part of ISBA.

Premise liability covers premise exposure whenever and wherever the ISBA is conducting an exhibit. It covers ISBA for injury to someone (other than a member) related to ISBA activities, and in which ISBA is negligent. Products & Completed Operations is liability protection when someone (other than a member) buys an ISBA product (ie honey or honey ice cream), becomes ill and files a claim.

Both parts of above coverage applies ONLY to third party claimants (not members) who would incur damages and presents ISBA with a medical bill or initiates a lawsuit.

Umbrella liability limits are \$1,000,000 per occurrence/\$1,000,000 aggregate. This is an extra layer of liability protection in the event a loss or losses would exceed the general liability limits.

All individual beekeepers are afforded coverage under this policy as long as they are members of ISBA, and are conducting an event or exhibit in conjunction with ISBA. Just the fact that ISBA was invited to do an exhibit for someone (a county fair, or school, for example) would cause coverage to be in effect. Many times, the party for whom ISBA is doing an exhibit or event, requires a certificate of insurance, but this is not always the case. However, for coverage to apply, it must be an activity sponsored by an association, who is a member of ISBA.

Individual members of ISBA are covered only if they are doing an exhibit in conjunction with ISBA and/or are sponsored or approved by one of the sixteen member associations of ISBA. Bee yards, hives, etc owned by individual members of ISBA, would need to be insured by that individual on his/her own policy for liability claims, as well as any property losses (ie, vandalism, fire, wind, etc)

Product liability insurance applies to each member of ISBA, as long as it is in conjunction with an ISBA event. A roadside stand or market owned, operated or rented by an individual member, would NOT be covered under this policy.

Individual member beekeepers, who are making presentations in schools, at FFA, 4-H, Scouts, Community Group Meetings, etc. are covered under this policy as long as the event is in conjunction with ISBA.

In short, as long as an activity is sponsored by and/or affiliated with any of the associations that belong to ISBA, coverage is afforded.

Each and every claim presented by ISBA and those associations who belong to ISBA, would be given consideration. Frankenmuth Claims department, based on the facts of each particular claims situation, would make determination of coverage.