Risk Management Programs for Vermont Beekeepers
2019 Crop Year

Beekeepers in Vermont have a number of options available to help manage risk.

<table>
<thead>
<tr>
<th>Program</th>
<th>Provides coverage for:</th>
<th>Coverage available from:</th>
<th>Deadline to sign up:</th>
<th>Reporting losses:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apiculture Crop Insurance (API)</td>
<td>Honey, pollen collection, Beeswax, Breeding stock</td>
<td>Private crop insurance agent licensed to sell in VT</td>
<td>Enroll by November 15</td>
<td>Payments sent automatically, triggered by low precipitation (no reporting required)</td>
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<tr>
<td>Whole Farm Revenue Protection Insurance (WFRP)</td>
<td>Loss of revenue</td>
<td>Private crop insurance agent licensed to sell in VT</td>
<td>Enroll by March 15</td>
<td>Report loss within 72 hours</td>
</tr>
<tr>
<td>Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish Program (ELAP)</td>
<td>Colony, hive and feed losses</td>
<td>Farm Service Agency (FSA)</td>
<td>After disaster, apply by November 1</td>
<td>Report colony losses within 30 days</td>
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<tr>
<td>Noninsured Crop Disaster Assistance Program (NAP)</td>
<td>Reduced honey yield</td>
<td>Farm Service Agency (FSA)</td>
<td>Enroll by March 15</td>
<td>Report loss within 15 days</td>
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</tbody>
</table>

- **Cost reduction**: To make crop insurance more affordable, the federal government pays for a portion of your premium costs. These subsidies cover up to 59% of your premium.

- **Benefits for beginning farmers**: API, WFRP and NAP offer reduced premiums and reduced or waived registration fees.
APICULTURE CROP INSURANCE (API)

This program is administered by the USDA Risk Management Agency and it provides risk coverage for honey, pollen collection, wax and breeding stock. Dry weather conditions can limit your bees’ productivity and API uses Rainfall Index to determine when low precipitation in your area triggers indemnity payments.

You may select coverage level from 70 to 90 percent; this “coverage level” refers to the percentage of average rainfall that triggers a payment. You also select a productivity factor representative of your operation’s productive capacity.

You do not have to insure all of your colonies.

When rainfall levels fall below your “trigger grid index”, you receive a payment to help you continue in production. Here’s how it works:

![Diagram](image)

You buy a policy → If rainfall is low in your area... → You receive an indemnity payment

How Rainfall is Measured

The USDA Risk Management Agency (RMA) uses the National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data. This relies on a grid system of approximately 17 x 17 square mile sections to track rainfall levels. Insurance-year rainfall is compared to a 50-year average for the grid. The index interval represents a two-month period. You select the period you want covered. Insured beekeepers receive payments based on the average rainfall in that section of the grid.

- University of Vermont Ag Risk Education Program
  Jake Jacobs, Crop Insurance Education Coordinator
  Email jake.jacobs@uvm.edu  Message phone line 802-656-7356

- USDA RMA web site at [https://www.rma.usda.gov/](https://www.rma.usda.gov/)

- USDA FSA web site [https://www.fsa.usda.gov/](https://www.fsa.usda.gov/), or contact your local FSA office.

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