

## Bee Diseases Insurance Ltd (BDI) in Brief: A Short Guide for Users

This guide is to help BDI member associations with an understanding of why BDI exists and how the relationship works.

Beekeepers are legally required to report a notifiable pest/disease to the NBU should they suspect their colonies are infected.



BDI compensates insured beekeepers for equipment losses when their bees are destroyed or treated by a Bee Inspector. Full details are on the BDI website. Bees are not covered, as this would increase premiums considerably and it is often possible to obtain a swarm, increase from within the apiary or receive a replacement colony from a colleague. Through careful management BDI has avoided raising premiums for many years despite significant inflation since 1936, and it has also absorbed the Insurance Premium Tax (IPT) created in 1994 which has now reached 12% of the premiums.

**Healthy Sealed Brood Pattern**



**Evidence of AFB**



**Healthy Pearly White Larvae in C Shapes**



**'Twisted' Larvae infected with EFB**



BDI was instrumental in developing eR2 that is used by most BKAs in capturing their membership data, calculating the payments and subscriptions due and submitting their BDI returns.

It is a condition of membership that the BDI subscription is the basic payment for each registered member – currently £2 - whether they currently have bees or not. This can be collected however the member BKA chooses, but is usually included in the local subscription rate. The basic subscription includes cover for three colonies of bees. Those with more colonies are required to pay a [further premium](#) for additional colonies. Mating nuclei are not included.

There are two schemes: **Scheme A** that is administered through member associations for beekeepers with up to 39 colonies and **Scheme B** for those above 39 colonies, which is administered directly with BDI.

There is a '40-day rule' applicable after 31<sup>st</sup> March each year, when cover comes into effect 40 days after payment to the local BKA by new members joining/members renewing or making premium additions. If the latter, the rule also applies to the existing cover, even if that was paid before 31<sup>st</sup> March. For these reasons, it is important that existing members pay their subscriptions and expected colony additions are covered before 31<sup>st</sup> March.

There are two returns to be made by BKAs to BDI, known as 'Spring return' and 'Autumn return'. These need to be made on-time to ensure that your members are covered and to assist the BDI treasurer. Administration is made easy by using eR2.

Beekeepers should be aware that there are two reasons why claims might fail or be significantly reduced:

1. Under-insurance, where a beekeeper has, say, seven colonies and only insures for the basic three, even if only one is destroyed.
2. Where hives belonging to another beekeeper on a shared site are not insured.

This article is for guidance only, please see comprehensive information on the [BDI website](#). BDI hopes this brief guide will help officials to understand better how BDI works, so helping them perform their role more easily.

## And Now for the Legal Points

BDI is a small insurance company that was formed in 1936 by various BKAs to encourage beekeepers to comply with the, then new, law to report notifiable bee diseases by being compensated for their financial loss to a certain extent if their bees are found to have any regulated bee diseases or infestations, resulting in colony destruction. As BDI is an insurance company, it is regulated by the Bank of England (PRA) and the Financial Conduct Authority (FCA) and their regulations must be followed like laws. One major regulation is the need to maintain a significant defined fund in case there is a period of above normal number of claims.

BDI is wholly owned by most BKAs in England and Wales and they all agree that their members must insure themselves for the benefit of all other beekeepers, using BDI for that purpose. There are no dividends paid to shareholders and any surpluses are only spent on appropriate beekeeping related activities. BDI works closely with the National Bee Unit (NBU) and relevant researchers and helps beekeepers understand bee diseases, also funding carefully selected honey bee related research.

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Website: [www.beediseasesinsurance.co.uk](http://www.beediseasesinsurance.co.uk)