### Risk Management Programs
**FOR BEEKEEPERS**

**2020 Crop Year**

**New York State**

<table>
<thead>
<tr>
<th>You are covered for:</th>
<th>Low Levels of Rainfall</th>
<th>Reduced Revenue</th>
<th>Colony Loss</th>
<th>Reduced Honey Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program name:</td>
<td>Apiculture Crop Insurance (API)</td>
<td>Whole Farm Revenue Protection (WFRP) Insurance</td>
<td>Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish Program (ELAP)</td>
<td>Noninsured Crop Disaster Assistance Program (NAP)</td>
</tr>
<tr>
<td>Approx. cost per 100 colonies:</td>
<td>$396*</td>
<td>Depends on revenue</td>
<td>No cost</td>
<td>$325**</td>
</tr>
<tr>
<td>What (min.) triggers a payment?***</td>
<td>10-30% lower rainfall than average</td>
<td>15-50% insured revenue losses</td>
<td>22% colony, hive, or forage losses (due to colony collapse or natural disaster)</td>
<td>35-50% yield losses</td>
</tr>
<tr>
<td>How much is the payment for?</td>
<td>(% of insured lost rainfall) x 60-150% of $121.15</td>
<td>(% of insured lost revenue) x total expected revenue</td>
<td>a) $82.50 to $99 per colony lost; b) $142.50 to $171 per hive lost; or, c) 60-90% cost of replacement feed</td>
<td>(% of insured lost yield) x 55% OR 100% of market price</td>
</tr>
<tr>
<td>Benefits for beginning farmers:</td>
<td>Reduced premiums, fees waived</td>
<td>Reduced premiums, fees waived</td>
<td>Increased payments for losses</td>
<td>Reduced premiums, fees waived</td>
</tr>
<tr>
<td>Deadline:</td>
<td>Enroll by November 15</td>
<td>Enroll by March 15</td>
<td>Apply for payment within 30 days of losses</td>
<td>Enroll by Dec. 1 for coverage in following year</td>
</tr>
<tr>
<td>Coverage offered by:</td>
<td>Private crop insurance agent</td>
<td>Private crop insurance agent</td>
<td>Farm Service Agency (FSA)</td>
<td>Farm Service Agency (FSA)</td>
</tr>
<tr>
<td>Reporting:</td>
<td>Payments sent automatically (no reporting)</td>
<td>Report lost revenue within 72 hours</td>
<td>File notice of loss within 15 days</td>
<td>Report lost yield within 15 days</td>
</tr>
</tbody>
</table>

* Insurance premium calculated for grid cell 26916 in Tompkins County, NY with a 90% coverage level, 60% productivity factor, and insured value split evenly from May-October. See next page for more information on API.

** For 50% coverage level at 60% of price, buy-up coverage requires additional premium

*** Based on selected coverage level

---

Cornell University delivers crop insurance education in New York State in partnership with the USDA Risk Management Agency.

Diversity and Inclusion are a part of Cornell University's heritage. We are an employer and educator recognized for valuing AA/EEO, Protected Veterans, and Individuals with Disabilities.
Apiculture Crop Insurance (API)

Dry weather conditions can limit your bees’ forage intake and honey output. If rainfall* levels are low, you receive a payment to help you continue production.

How it works:
- You buy a policy
- If rainfall is low in your area
- You receive an indemnity payment

How Rainfall is Measured
When you enroll in API, you receive an automatic payment when rainfall levels drop below a given percent of average levels. The USDA Risk Management Agency (RMA) which implements the program uses a grid system of approximately 17 x 17 square mile sections to track rainfall levels. You receive a payment based on the average rainfall in your section of the grid, referred to as your “grid.” Find your grid at http://cli.re/6QxJdP

What to Insure
**Colonies:** You do not need to insure all the colonies in your operation to benefit from API insurance. The industry standard is to insure at least 66% of colonies to ensure a minimum base of productive colonies.

**Months:** Producers may choose which months to insure with a minimum of two, two-month intervals. Most beekeepers insure enough intervals to cover the entire year.

**Coverage levels:** You can purchase coverage at levels from 70-90%. “Coverage level” refers to the percentage of average rainfall that triggers a payment. Most beekeepers choose 90%. At this level, if rainfall in your grid is below 90% of the average rainfall, you receive an automatic payment. The value of your payment depends on the productivity level you select, from 60-150% of base values. (New York base values for 2020 were $121.15/colony.)

Reporting
No reporting is necessary. Payments are mailed automatically based on the rainfall in your grid.

Cost Sharing
To make crop insurance affordable for farmers, the federal government pays for a portion of your premium costs. This support covers up to 59% of your premium.

Enrollment
The deadline is November 15. To enroll, contact a crop insurance agent. Find an agent using the Agent Locator tool at http://cli.re/gzPVWy

Learn More
Find crop insurance information at agriskmanagement.cornell.edu

*The term “rainfall” includes all forms of precipitation.