







# Risk Management Programs FOR BEEKEEPERS



2020 Crop Year  
New York State

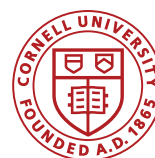
You are covered for:	 Low Levels of Rainfall	 Reduced Revenue	 Colony Loss	 Reduced Honey Yield
Program name:	Apiculture Crop Insurance (API)	Whole Farm Revenue Protection (WFRP) Insurance	Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish Program (ELAP)	Noninsured Crop Disaster Assistance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

\* 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.

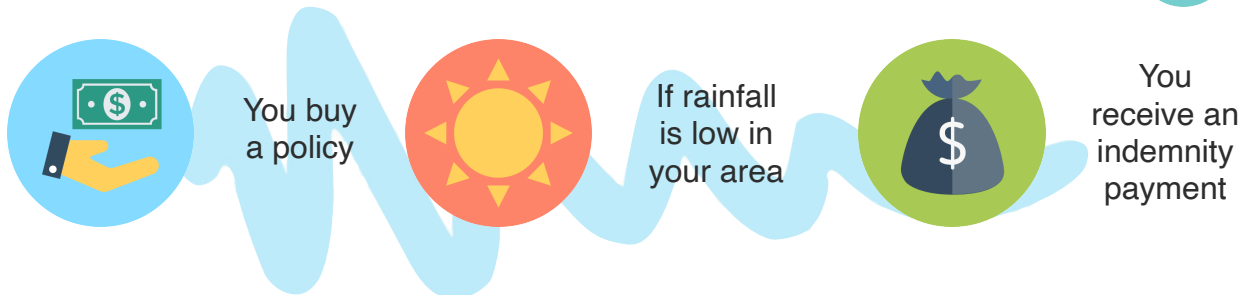


## Apiculture Crop Insurance (API)

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:



### 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](http://agriskmanagement.cornell.edu)

\*The term "rainfall" includes all forms of precipitation.