



*When an indemnity is owed, it will be issued to you no later than 60 days following the date RMA publishes the final grid index for the grid ID and applicable index interval.*

 **NAU Country**  
A QBE Insurance Company

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### **Our commitment to you**

We have a reputation for providing the best customer service. Our commitment to service has never wavered and with our parent company, QBE Insurance Group, we can provide the best financial stability as well.

For more information about the policies described in this brochure, contact your agent today!

**NAU Country Insurance Company**  
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This brochure is only an overview of the described product. It does not include all features, exclusions, or limitations. Consult your agent or the policy provisions for further details.

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## **Apiculture Pilot Insurance Program**

The Apiculture Pilot Insurance (API) program provides a safety net for beekeepers' primary income sources including honey, pollen collection, wax, and breeding stock.



## Apiculture

Apiculture systems consist of different types of plants or crops and often contain mixtures of different species, each with different growth habits and seasons, precipitation requirements, and other climate conditions necessary to maintain plant growth over extended periods of time. API was designed to provide maximum flexibility to cover these diverse situations. API is available in all 48 contiguous states except for grids that cross international borders.

Apiculture is a Rainfall Index (RI) policy. Other RI policies include Pasture, Rangeland, and Forage (PRF) and Annual Forage (AF). RI plans are group policies, meaning individual losses are NOT covered. The index associated with your crop and grid determines your indemnity.

The Rainfall Index policy uses National Oceanic and Atmospheric Administration's (NOAA) Climate Prediction Center (CPC) data, which utilizes a grid system. Each grid is 0.25° in latitude by 0.25° in longitude, which translates to approximately 17 by 17 miles at the equator. Colonies will be assigned to one or more grids based on the location to be insured.

## Insurable Colonies

Insurable colonies include all colonies located within the United States.

- All or a portion of the insurable colonies in the county can be insured:
  - o The number of colonies located in the county to be insured may be selected;
  - o The total number of the insured colonies in the county cannot exceed the number of the total insurable colonies in the county; and
  - o The total number of colonies insured in all grids under all policies cannot exceed the total number of all the insurable colonies in the United States.

## API coverage

Coverage is based on the selection of coverage level, index intervals, and productivity factor. The index interval represents a two-month period, and the period selected should be the one when precipitation is most important to the operation.

- Available coverage levels are 70 to 90 percent.
- A productivity factor is selected to match the amount of protection to the value of the production that best represents the operation and the productive capacity of the colonies.

## Indemnity payment information

Payments are determined by using NOAA CPC data for the grid(s) and index interval(s) that have been chosen to be insured. When the final grid index falls below the trigger grid index, an indemnity may be received. This insurance coverage is for a single peril, lack of precipitation. Coverage is based on the experience of the entire grid; it is not based on an individual farm or ranch or specific weather stations in the general area.

## Index Intervals

- January - February
- March - April
- April - May
- June - July
- July - August
- August - September
- September - October
- November - December

\*Not all index intervals are available in all counties. See the actuarial documents to determine which index intervals are available.