

## Accident medical – participant

### Underwriting appetite

- Camps
- Church – bible study, mission groups, vacation bible school, choir tour, and youth ministries
- Civic – scouting, rotary club, American legion, Shriners, and Knights of Columbus
- Dance and theatre groups
- Day care centers and preschools
- Fundraising events
- Recreational – marching band, booster clubs, sportsman/archery clubs, Boys & Girls Clubs, and performing arts
- Social clubs
- Travel and tour groups
- Volunteers – habitat for humanity, meals on wheels, hospital, fundraisers, and museums/libraries
- Youth groups

### The Markel difference...

- *Online quoting and issuance available for eligible risks*
- *No name lists are required*
- *There is no sublimit for dental expenses*
- *Insureds are covered to the full accident medical limit*

## Child care centers

### Underwriting appetite

- Before and after-school programs providing care before and after-school only
- Nursery schools (typically in churches)
- Preschools (typically ages 2-4 years old)
- Standard licensed child care facilities
- Child care, in-home\*

### The Markel difference...

- *Endorsed by Association of Early Learning Leaders*
- *One of the nation's leading providers*
- *Professional and abuse available with the GL*
- *Student accident coverage available as a separate policy*

\* *Student accident coverage automatically provided*

## Farm property and liability

### Underwriting appetite

- Farms and ranches
- Equine boarding, breeding, and training facilities
- Cattle ranches and dairies
- Riding instructors
- Horse trainers
- Farriers/blacksmiths
- Horse associations and clubs
- Private horse owners
- Grain, forage, field and row crop farms
- Fruit and vegetable farms
- Fruit and tree nut farms
- Show animal clubs\*

### The Markel difference...

- *Tailored package with industry-specific property and liability enhancements*
- *Commercial GL limits of \$1 million per occurrence/\$3 million aggregate available*
- *Claims specialists with expertise in equine law*
- *Dwelling coverage for owner-occupied and employee occupied dwellings including personal liability*
- *Limited professional liability coverage for horse trainers, riding instructors, and clinicians*
- *Care, custody and control liability via endorsement*
- *Discount applied to the liability premium for applicants that are members or eligible accredited professional horse associations*
- *Excess available up to \$10MM*

\* *Products/completed operations included; spectator liability included*

## Accident medical – student

### Underwriting appetite

- Boarding schools
- Charter schools College (accident only and student coverage) – Not eligible in New York
- Commercial child care
- Religious-affiliated school

### The Markel difference...

- *Online quoting and issuance available for eligible risks*
- *No name lists are required*
- *There is no sublimit for dental expenses; – They are covered to the full accident medical limit*

## Commercial janitorial

### Underwriting appetite

- Standard commercial cleaning incudes standard janitorial services such as cleaning bathrooms, floors, dusting, and watering plants
- Non-occupied residential cleaning
- Exterior window cleaning less than 2 stories
- Will consider up to 10% residential cleaning

### The Markel difference...

- *Damage to property in care, custody, and control*
- *Enhancement coverages designed for janitorial services*
- *Last key coverage*
- *Online quoting and issuance for eligible risk*
- *Theft of tangible property legal*

## Investment advisors

### Underwriting appetite

- Broker/Dealers
- Divorce financial consultants
- Family offices
- Financial planners/advisors
- Investment advisory representatives (IAR's)
- Investment management consultants
- Life insurance agents
- Pension consultants
- Registered investment advisors
- Registered representatives

### The Markel difference...

- *Recommended by top industry associations, compliance consultants, and custodians*
- *Underwriting flexibility and customization*

## Camp, conference center, and youth recreation

### Underwriting appetite

- Boys & Girls Clubs
- Boy Scouts camps
- Campfire USA camps
- Camps for at risk children
- Camps for underprivileged
- Conference centers with or without children's camps
- Day camps
- Girl Scouts camps
- Religious camps
- Resident camps
- Short term summer camps (general liability only)
- Special needs camps
- Sports camps
- Youth recreation programs

### The Markel difference...

- *\$800 minimum premium under 31 days*
- *\$2,500 minimum premium over 31 days*
- *Accident medical coverage available*
- *Mission Partner with American Camp Association*
- *Over 60 years' experience underwriting in the industry*
- *Professional and abuse available with the GL*
- *Terms as short as 5 days*

## Educational services

### Underwriting appetite

- Charm/finishing
- Computer training
- Crafts (ceramics, jewelry making, knitting, needlework)
- Culinary
- Educational enrichment
- Fine arts, drama, music
- Language
- Montessori (all grade levels)
- Nursery schools
- Robotics
- Tutoring and test preparation
- Waldorf (K-12)

### The Markel difference...

- *Professional and abuse available with the GL*
- *Student accident coverage available as a separate policy*

## Lawn care

### Underwriting appetite

- Lawn care and maintenance
- Arborist/tree removal under 15 feet in height
- Pesticide and herbicide application
- Sod and turf installation

### The Markel difference...

- *Misapplication of chemicals covered*
- *Over 30 years' experience underwriting in the industry*
- *Pollution coverage provided at policy limits*
- *Small tools and equipment, business income included in property enhancement*

# The Markel difference

• We have a long history, unique culture, and commitment to innovating in ways that improve the customer experience.

• Starting out as a small business ourselves in 1930, we understand the unique needs of small businesses and the coverages they need.

• We focus on providing small business packages and specialized coverages for commercial niches.

• Our in-house claims team is experienced, responsive, and features talented attorneys previously in private practice.

## Workers compensation

### Underwriting appetite

- Artisan contractors
- Goods and services
- Landscaping
- Manufacturing
- Office and professional
- Restaurants
- Stores (retail)
- Contractors
- Convenience food stores and grocery/supermarkets
- Eateries
- Mercantile
- Medical and professional offices
- Personal care
- Processing and services
- Wholesale/distribution

### The Markel difference...

- *Broad class appetite*
- *No minimum premium size requirements*
- *Start-ups/new ventures welcome*

### Ask about adding workers compensation to the following products:

- Businessowners (EssentialBOP)
- Commercial janitorial
- Health clubs
- Lawn care
- Pest control
- Child care
- Educational services
- Investment advisors
- Museums

## Businessowners policy (BOP)

### Underwriting appetite

- Contractors
- Convenience food stores and grocery/supermarkets
- Eateries
- Mercantile
- Medical and professional offices
- Personal care
- Processing and services
- Wholesale/distribution

### The Markel difference...

- *10% multi-policy discount for BOP when written with workers compensation*
- *Three levels of coverage available to fit all needs*
- *Start-ups/new ventures welcome*
- *Umbrella and Miscellaneous E&O available*

For more detailed appetite and coverages available, log in to mPortal at [portal.markelinsurance.com](http://portal.markelinsurance.com) and go to the **“Programs” tab**

## Medical transportation

### Underwriting appetite

- Private, for-profit emergency ambulance services
- Hospital fleets (preferred vehicle types: ambulances and service vehicles)\*
- Owned ambulance related operations (repair facilities)\*

### The Markel difference...

- *12-month license to Arrive Alive and Do No Harm interactive training program*
- *Coverage for medical directors*
- *Excess limits available*
- *Over 40 years of industry experience*

\* *Auto liability and physical damage covered for entire fleet; miscellaneous medical equipment used in ambulances available*

## Pest control

### Underwriting appetite

- General pest control spraying
- Lawn spraying
- Mosquito spraying/misting
- Structural fumigation
- Termite operators
- Termite/WDI/O inspectors
- Wildlife and critter control

### The Markel difference...

- *Animal mortality available for bed bug and termite dogs*
- *Over 30 years' experience underwriting in the industry*
- *Pollution at jobsites and in transit covered at policy limits/full limits*
- *Small tools and equipment, business income included in property enhancement*
- *Termite inspection coverage provided at policy limits with no tail*
- *Online quoting and issuance for eligible risk*

## Museums, nature centers, and botanical gardens

### Underwriting appetite

- Agriculture
- Arboretums
- Automotive
- Aviation
- Botanical gardens
- Children's
- Conservatory
- Crafts
- Cultural history
- Fine arts
- Geology
- Historic homes (operate as museum)
- Historical society
- Living history
- Maritime
- Nature centers
- Natural history
- Science
- Technology
- Transportation

### The Markel difference...

- *Accident medical*
- *Affordable payment plans*
- *All-risk coverage for changing exhibitions for 20+ museum types*
- *Coverage for fundraising and special events*
- *Customizable coverage for your organization*
- *Museum-specific property enhancement*

## Sports and fitness

### Underwriting appetite

- Boutique health clubs, personal training studios, and personal training groups
- Pilates, yoga, and spin studios
- Personal trainers
- Cheer schools with safety-certified instructors (like US All Star Federation)\*
- Martial arts schools<sup>†</sup> teaching a wide range of arts, including:
  - Aikido
  - Capoeira
  - Jeet Kune Do
  - Jujitsu (incidental Brazilian and Gracie)
  - Karate
  - Kendo
  - Shito-Ryu
  - Tai Chi
  - Wado-Ryu
  - Cardio kickboxing
  - Goju-Ryu
  - Judo
  - Kempo
  - Kung-fu
  - Shotokan
  - Tae Kwon Do
- Mobile Gymnastics (including tumble bus)<sup>‡</sup>
- USAG safety certified Gymnastics schools<sup>‡</sup>
- Variety of dance schools

### The Markel difference...

- *Customizable coverages with low premiums*
- *Tailored to meet the needs of each facility*
- *Franchise operations*
- *Incidental exposures such as: pools, spas, martial arts, racquetball, tennis, squash, basketball*
- *Nutritionists, chiropractors, and physical therapists*
- *Small to medium size health clubs (target revenue \$999k and less) with: 24/7 key access clubs (panic systems and video surveillance required)*
- *Snack/juice bars*

\* *Special coverages for birthday parties, day camps*

‡ *Comprehensive liability/property coverage for 20+ disciplines; instruction is predominantly youth*

† *Home and away competitive coverage; experience in resolving sensitive, child related claims*

## Outdoor programs

### Underwriting appetite

- Hunting and fishing lodges and plantations
  - Big game and turkey hunting
  - Clay target and other range facilities
  - Fly fishing and other types of guided fishing
  - Wing shooting (upland bird and waterfowl)
- Outfitter and guides
  - Float trip outfitters
  - Freshwater and saltwater fishing guides (inland and coastal waters)
  - Guided canoe and kayak tours
  - Nature and wildlife tours and photography
  - North American big game guides/outfitters
  - Outfitter and guides – backpacking and wilderness camping
  - Pack trip outfitters
  - Upland bird and waterfowl hunting guides
- Rod and gun clubs (includes shooting clubs)
  - Hunting and fishing clubs
  - Limited use of club facilities for fee-paid social events and charitable fundraising activities
  - Lodging, including food and beverage services, for members and guests
  - Sportsman's clubs and private shooting clubs

### The Markel difference...

- *Industry-tailored coverage enhancements*
- *Competitive rates and low minimum premiums*
- *Monoline outfitter and guide liability available*
- *Aggregate is three times the occurrence limit*
- *Coverage for transportable outdoor gear and equipment*
- *Excess available up to \$10MM*
- *Discount for members of an accredited professional association*

## Winery

### Underwriting appetite

- Bonded wineries with or without vineyards
- Custom Crush facilities
- Farm exposures including owner occupied dwelling and personal liability
- Farm vineyards/orchards

### The Markel difference...

- *Best-in-class enhancements tailored for wineries*
- *Specialty coverage for caves, wine contamination and adulteration, wine leakage, and trellis and grapevines*
- *Wine market value/selling price clause*
- *Farm and homeowners coverage for residence and personal liability exposures*
- *Aggregate is three times the occurrence limit*
- *Excess available up to \$10MM*

