

We provide more than just a policy

We pride ourselves on our risk solution services which are tailored to each of our customers needs. Our risk management resources are designed to help you meet your risk challenges and our specialists are available to offer you support.

Here are a few of the solutions available to policyholders:

- Risk management training resources
- Industrial Hygiene (IH) services
- Policy and procedure review
- Environmental Site Assessment
- Risk improvement recommendations
- Customized service plans
- Emergency response and disaster recovery guidance
- Newsletters
- Safety videos

Risk Solution Services

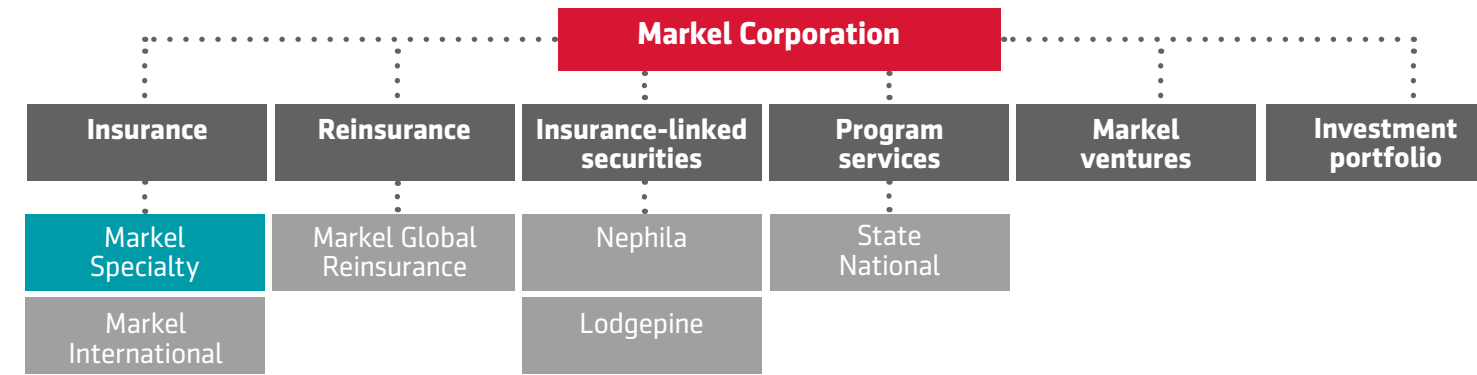
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How we're organized

At Markel, our approach to insurance is different. We focus on underwriting profitability, investing conservatively and wisely, and owning non-insurance operations to diversify our business.



Markel Specialty has over 70 years of experience underwriting innovative property and casualty solutions for both standard and hard-to-place risks. Our product focus is on commercial programs and personal lines.

At Markel Specialty, it is our people that make the difference. We are dedicated to delivering customer service in ways that sets Markel apart from our competitors.

Connecting with Markel Specialty

Markel Specialty Commercial products

- **Submissions and policy change requests**
- **Loss runs**
- **View policy documents**
 - ➔ Log in to mPortal: portal.markelinsurance.com
- **Billing**
- **Customer service inquiries**
 - ➔ Log in to mPortal: portal.markelinsurance.com or markelinsurance.com/paymybill and select a program
 - ✉ customerservice2@markel.com
 - ☎ +1.888.500.3344
- **Claims**
 - 📍 Markelinsurance.com/file-a-claim and select a program
 - ✉ Newclaims@markel.com (All other)
 - ✉ FROI@markel.com (Workers compensation only)
 - ☎ +1.800.362.7535
- **Risk management solutions**
 - ✉ risksolutions@markel.com
 - ☎ +1.888.500.3344

mPortal puts you in charge

- Submit and view account activity in one place
- Track real-time submission status
- Access billing and policy documents and forms
- View policy, claims, and billing detail
- Round out more accounts
- ➔ Log in to mPortal for all your specialty commercial business at portal.markelinsurance.com

Underwriting and sales contacts

- 📍 Markelinsurance.com/contacts

How to get appointed

- 📍 Markelinsurance.com/get-appointed

Markel Specialty

The Markel® difference



Products and programs:

- Accident medical
- Businessowners policy (BOP)
- Child care centers
- Commercial janitorial
- Educational services
- Farm property and liability
- Investment advisors
- Lawn care
- Medical transportation
- Museums, nature centers, and botanical gardens
- Pest control
- Sports and fitness
- Winery
- Workers compensation

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Accident medical

Underwriting appetite

- Adult groups – social and civic clubs, Knights of Columbus, senior centers
- Child services – child care centers, preschools, before and after school care
- College and trade schools
- Performing arts groups – amateur theater, choir groups, music schools
- Private schools – charters, Montessori/Waldorf schools
- Short term coverage – camps, JRTOC, trips/tours, 5K, fundraising events
- Social service – church, PTO, synagogue, temple or mosque
- Volunteer services – animal shelter, food banks, Habitat for Humanity
- Youth groups

The Markel difference...

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

Educational services

Underwriting appetite

- Charm/finishing
- Computer training
- Crafts (ceramics, jewelry making, knitting, needlework)
- Culinary
- Educational enrichment (S.T.E.M. and S.T.E.A.M.)
- 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*

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*

Commercial janitorial

Underwriting appetite

- Standard commercial cleaning includes 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*
- *Lost 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*

The Markel difference

- We have a long history, unique culture, and commitment to innovating in ways that help 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.

Workers compensation

Underwriting appetite

- Artisan contractors
- Goods and services
- Landscaping
- Manufacturing
- Office and professional
- Restaurants
- Stores (retail)

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

- Our in-house claims team is experienced, responsive, and features talented attorneys previously in private practice.
- Our Catastrophic claims unit advocates an average of 15 years of claims experience.
- We cater risk solutions specific to our niche industries to help reduce claims.
- Premium discounts are available for policyholders that are members of accredited professional associations.

Businessowners policy (BOP)

Underwriting appetite

- Contractors
- Eateries
- Grocery/supermarkets
- 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 various 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 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*

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‡ teaching a wide range of arts, including:
 - Aikido
 - Capoeira
 - Jeet Kune Do
 - Jujitsu (Incidental Brazilian and Gracie)
 - Karate
 - Kendo
 - Shito-Ryu
 - Tai Chi
 - Cardio kickboxing
 - Goju-Ryu
 - Judo
 - Kempo
 - Kung-fu
 - Shotokan
 - Tae Kwon Do
- Mobile Gymnastics (including tumble bus)‡
- USAG safety certified Gymnastics schools‡
- Variety of dance schools

The Markel difference...

- *Customizable coverages*
- *Tailored to help 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*
- *Liability/property coverage for 20+ disciplines; instruction is predominantly youth*
- ‡ *Home and away competitive coverage; experience in resolving sensitive, child related claims*

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*

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...

- *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*

