

# **Workers compensation**

## **Appetite**

## **Contractors**

- Carpet cleaners
- Landscapers
- · Electrical contractors
- and more!

## Convenience and grocery

- · Convenience food stores
- Grocery stores
- Supermarkets
- · and more!

#### Medical offices

- Chiropractors
- Dentists
- Doctors
- and more!

#### Office and professional services

- Accountants
- Consulting firms
- · Office-based businesses
- · and more!

## **Processing and services**

- · Barber shops and beauty salons
- Shoe repair
- Tailors
- and more!

## **Restaurants and eateries**

- Casual dining restaurants
- Cafes
- Sandwich shops
- and more!

#### Retail

- Clothing stores
- Gift shops
- Florists
- and more!

#### Wholesale and distribution

- Distributors of:
  - Appliances
  - Baked goods
  - Hardware
  - and more!

## **Policy highlights**

- Start-ups/new ventures welcome
- No minimum premium size requirements
- No minimum on number of employees\*

#### Not a market for

- Height exposures over two stories or 20 feet
- Tree trimming from heights
- · Roofing, truss, or gutter work
- Travel radius of over 200 miles for transportation risks
- General contractor's license/home builder's license
- Backdating of policies
- 24-hour retail operations
- · Assisted living facilities

## **Coverages**

A workers compensation insurance policy ensures that your injured worker's medical and financial needs are met. Workers compensation insurance also protects your business by transferring risk to an insurance provider.

A Markel Specialty workers compensation policy covers expenses resulting from on-the-job injuries. As long as the injury occurs during the normal scope of job duties, workers compensation insurance benefits, such as lost-time payments and medical and rehabilitative services, are applicable including:

- · Lost wages and benefits
- Medical care and rehabilitation services
- Legal representation and compliance services

Your Markel Specialty workers compensation policy also includes access to medical case managers. They will handle the claim for you and coordinate return-to-work and light-duty programs that control costs.

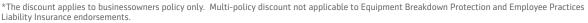
## **Multi-policy discount**

If you combine our workers compensation and businessowners policies you will earn a 10% multi-policy discount.\*

## State availability

Available in all states except Idaho, Montana, North Dakota, Ohio, Oregon, Washington, Washington D.C., and Wyoming. More state availability to come.

Start your submission today in mPortal – **portal.markelinsurance.com** Find your underwriter at **markelinsurance.com/contacts** 





<sup>\*</sup>Subject to individual state guidelines.