

# Workers compensation



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## **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\*

*\*Subject to individual state guidelines.*

## **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](https://portal.markelinsurance.com)

Find your underwriter at [markelinsurance.com/contacts](https://markelinsurance.com/contacts)

\*The discount applies to businessowners policy only. Multi-policy discount not applicable to Equipment Breakdown Protection and Employee Practices Liability Insurance endorsements.

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