Small commercial

Inland marine

Markel US
– retail

Every business has unique needs. With over 100 classes of inland marine business, including mobile machinery, equipment and tools, Markel's inland marine coverage can help meet those needs in a responsive and professional manner.



Policy highlights

- Monoline inland marine for small to mid-sized businesses
- Account underwriting on its own risk characteristics
- Broad offerings of inland marine classes of business
- Automated portal solutions with most accounts receiving an instant auto decision
- Replacement cost for equipment five years and newer

Coverages

- Contractors equipment
- Rental reimbursement
- Employee tools
- Miscellaneous articles - scheduled and unscheduled

Target classes

Mobile machinery, equipment and tools for over 100 classes of business, including some of the top industries below:

- Plumbing
- Landscaping
- Tree removal
- New home construction
- Roofing
- Paver installation
- Construction - new and remodeling
- Machine shops
- Land grading
- Auto mechanics
- Electricians
- HVAC duct cleaning and service/repair
- Installation - flooring, windows, fences, cabinet, doors, fire suppressions, gutter, driveway, paver, counter tops, etc.

Ineligible classes

- Bailing operations
- Drones/unmanned aerial vehicles
- Recycling equipment
- Underground mining
- Waterborne exposures
- Asphalt plant equipment*
- Concrete plan equipment*
- Cranes and other equipment booms*
- Logging equipment*
- Mining equipment*
- Oil and gas drilling rigs*
- Tub grinders/stump grinders*

State availability

- Eligible in all states except Hawaii

Limits

- Up to $250k per item
- Up to $2.5m
- AK, AZ, CA, CO, ID, MT, OR and WA limited to $500k per schedule
- Coastal states subject to capacity and may be limited to $100k per item/$1m per schedule

Minimum premium

- $350

Submissions

- mPortal – account.markel.com
- Find your underwriter at markel.com/contacts

Whether you are a business, organization or individual we are passionate about helping you prevent losses and will be there to help get you back on track when the unexpected happens.

For more information on our loss prevention and claims services, visit: markel.com/claims

*May be eligible for inland marine through our standalone product. A separate agency appointment is required to access this product. Reach out to your Business Development contact for more information.

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