

Small business insurance appetite guide



Your clients deserve more than a one-size-fits-all policy for their business.

Their business is their specialty. Ours is providing customizable insurance solutions for the niche markets we've been serving for over 90 years.

Use this guide for a high-level overview of our small business insurance appetite.

EXPLORE OUR COMMERCIAL PACKAGE PROGRAMS:

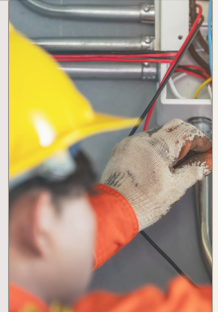
Child care and enrichment

- Commercial child care
- In-home child care
- Educational enrichment



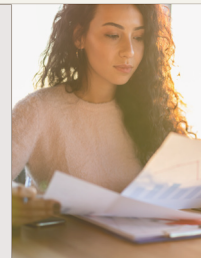
Commercial and residential services

- Artisan contractors*
- Lawn care
- Janitorial services
- Pest control



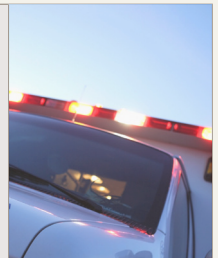
Offices

- Financial offices
- Professional offices
- Medical offices



Medical transportation

- Ambulances
- Hospital fleet

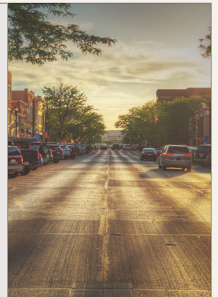


We offer several monoline coverage options, in addition to our package solutions.

Use these coverage standalone or combine them with a commercial package to provide a total account solution to your clients.

Monoline offerings

- Workers compensation
- Inland marine
- Accident medical



*Limited state availability

MARKEL

Coverage is provided by one or more of the insurance companies within Markel and policyholder services are provided by the underwriting manager, Markel Service, Incorporated, national producer license # 27585, in California d/b/a Markel Insurance Services license # 0645481. Certain products and services are provided through various non-admitted insurance company subsidiaries of Markel and are offered through licensed surplus lines brokers or through Markel West, Inc. dba Markel West Insurance Services California license # 0D95581. Markel Specialty is a business division of Markel Service, Incorporated. Insurance carrier, coverage, dividends, and services availability may vary by state. Terms and conditions for rates and coverages varies. Nothing herein shall be construed as an offer to sell or a solicitation or offer to purchase any products or services. Markel® is a registered trademark of the Markel Corporation. Producer marketing material. © 2025 Markel Service, Incorporated. All rights reserved.

Child care and enrichment



| Commercial child care | Additional coverage info → |
|--|---|
| Target classes <ul style="list-style-type: none">— Early education centers— Nursery schools— Before and after school programs— Montessori schools through kindergarten— Licensed child care centers— Preschools Ineligible <ul style="list-style-type: none">— Unlicensed day care centers— Drop-off facilities— Temporary babysitting services in malls, conventions centers, etc.— Head starts | Highlights <ul style="list-style-type: none">— One of the nation's leading providers of commercial child care insurance Ideal risk <ul style="list-style-type: none">— High average daily attendance compared to capacity— Less than 3 child transport vehicles— Established operation with prior experience— 3 locations or less State availability <ul style="list-style-type: none">— Eligible in all states except HI |

| In-home child care | Additional coverage info → |
|--|--|
| Target classes <ul style="list-style-type: none">— Must care for 1-18 children at residence— One of the nation's leading providers of commercial child care insurance— Student accident coverage automatically provided Highlights <ul style="list-style-type: none">— One of the nation's leading providers of commercial child care insurance— Student accident coverage automatically provided | Ineligible <ul style="list-style-type: none">— Overnight care or residential care— More than 18 children at residence— Nanny services, learning pods, baby sitting, and home school operations— Swimming, pets, motorized equipment, and trampolines are excluded— Ownership of certain dog breeds (see the product sheet for the full list excluded breeds) State availability <ul style="list-style-type: none">— Eligible in all states except HI |

| Educational enrichment | Additional coverage info → |
|--|---|
| Target classes <ul style="list-style-type: none">— Tutoring and test prep (SAT, ACT)— Educational enrichment (S.T.E.M. and S.T.E.A.M.)— Language, included ESL, reading— After-school activities | Ineligible <ul style="list-style-type: none">— Unlicensed day care centers— Drop-off facilities— Temporary babysitting services in malls, conventions centers, etc.— Head starts State availability <ul style="list-style-type: none">— Eligible in all states except HI |

Commercial and residential services



| Artisan contractors | Additional coverage info → |
|---|---|
| Target classes <ul style="list-style-type: none"> — Appliance service and repair — Carpentry – interior — Carpet cleaning — Electrical work – within building — Fence contractors — Home furnishing installation — HVAC services — Interior decorator — Painting – interior — Paperhanging (wallpaper) | Ineligible <ul style="list-style-type: none"> — General contractors — Roofing contractors — Snow removal — External insulation and finishing systems (EIFS) — Foundation contractors State availability <ul style="list-style-type: none"> — AZ, AR, CT, DE, ID, IN, IA, KS, KY, ME, MD, MI, MO, NE, NH, NC, OH, OK, OR, PA, RI, TN, UT, VT, VA, WI |

| Janitorial services | Additional coverage info → |
|---|---|
| Target classes <ul style="list-style-type: none"> — Office cleaning services — Vacation rental cleaning services — Residential cleaning services Highlights <ul style="list-style-type: none"> — Pollution and crime coverage available — Blanket additional insured and waiver of subrogation — Lost key coverage available State availability <ul style="list-style-type: none"> — Eligible in all states except HI | Ineligible <ul style="list-style-type: none"> — Removal, movement, or treatment of snow or ice — Exterior window washing over two stories — School or child care facility custodians — Sale of cleaning products — Window cleaning up to two stories — Floor cleaning or waxing, including deep carpet cleaning, and floor stripping or waxing; does not include mopping without the use of machines |

| Pest control | Additional coverage info → |
|---|---|
| Target classes <ul style="list-style-type: none"> — General pest control spraying — Lawn spraying — Mosquito spraying/misting — Structural fumigation — Termite operators — Termite/WDI/O inspectors — Wildlife and critter control State availability <ul style="list-style-type: none"> — Eligible in all states except AK, AL and HI | Ineligible <ul style="list-style-type: none"> — Crop spraying — Home inspectors — Heat treatment — Snow and ice removal Highlights <ul style="list-style-type: none"> — Coverage for animal mortality for bed bug and termite dogs — Blanket additional insured and waiver of subrogation — Transit pollution up to policy limits — We write start-ups/new ventures |

| Lawn care | Additional coverage info → |
|---|--|
| Target classes <ul style="list-style-type: none"> — Lawn care and maintenance — Pesticide and herbicide application Highlights <ul style="list-style-type: none"> — Blanket additional insured and waiver of subrogation State availability <ul style="list-style-type: none"> — Eligible in all states except AK, AL and HI | Ineligible <ul style="list-style-type: none"> — Aerial spraying of pesticides — Arborist/tree removal over 15 feet in height — Crop spraying or any agricultural related spraying — Greenhouse or nursery operations — Landscapers involved in hardscape installation, excavation, or building retaining walls — Snow and ice removal — Stump grinding |

Offices



| Medical offices | Additional coverage info → |
|---|--|
| Target classes <ul style="list-style-type: none"> — Dentists — Family practice centers — Optometrist — Hearing aid centers — Mental health counseling offices — Life coaches — Podiatrists — Chiropractors Ineligible <ul style="list-style-type: none"> — Surgery centers — Emergency rooms; urgent care — Centers focusing on pregnancy and children — Massage centers — Spas — Cryotherapy centers — Physical therapists — Hospice State availability <ul style="list-style-type: none"> — Eligible in all states except HI and LA | |

| Offices | Additional coverage info → |
|--|--|
| Target classes | |
| Financial offices <ul style="list-style-type: none"> — Registered investment advisors — Municipal advisors — Registered funds — Financial advisors; financial consultants — Investment advisors, money managers — Broker-dealers — Venture capital — Pension consultants Professional offices <ul style="list-style-type: none"> — Accountants/bookkeepers — Business consultants — Claims adjusters — Consulting firms — Direct marketing — Divorce consultants — Human resources consulting — Law firms/lawyers/attorneys — Management consulting | <ul style="list-style-type: none"> — Notary — Paralegal — Resume services — Tax consulting — Technical writers Ineligible <ul style="list-style-type: none"> — Architects — Bail bonds — Commodity traders — Cryptocurrency — High-interest/short-term lending — Insurance agents and companies — Predatory lenders — Property management companies — Real estate/real estate holding companies State availability <ul style="list-style-type: none"> — Eligible in all states except HI and LA |

Medical transportation



Ambulances

[Additional coverage info →](#)

Target classes

- For-profit and not-for-profit ambulance services and hospital-owned vehicles

Highlights

- Dedicated loss control specialist with over 35 years of experience working in EMS, emergency management and safety
- Quick turnaround on quotes, policy processing, and account changes
- We pull needed Motor Vehicle Reports (MVRs) for the business saving them the cost

Ineligible

- General liability, professional liability and excess liability for hospitals
- Stand-alone paratransit fleets
- Operations that do not have ambulances or employ paramedics/EMTs
- Wheelchair van only operations

State availability

- Eligible in all states except AK, HI, GA, LA, MA, NJ and NY

Hospital fleet

[Additional coverage info →](#)

Target classes

Hospital-owned emergency and non-emergency vehicles, including but not limited to:

- Ambulance
- Service vehicles
- Mobile-medical units
- Private passenger vehicles
- Buses/shuttles
- Trucks used for landscaping and maintenance

Highlights

- Quick turnaround on quotes, policy processing, and account changes
- We pull needed Motor Vehicle Reports (MVRs) for the business saving them the cost

Ineligible

- General liability, professional liability and excess liability for hospitals
- Stand-alone paratransit fleets
- Wheelchair van only operations

State availability

- Eligible in all states except AK, HI, GA, LA, MA, NJ and NY

Monoline offerings



Use these coverages standalone or combine them with a commercial package to provide a total account solution to your clients.

| Workers compensation | | | Additional coverage info → |
|--|---|--|---|
| Target classes <ul style="list-style-type: none"> Automotive Bakery Barber shop/beauty salon Brewery Child care Contractors Country club/golf club Grocery stores Health and fitness clubs | <ul style="list-style-type: none"> Hotels Janitorial services Lawn care services Manufacturing Offices Professional services Restaurants Retail shops Florists | Ineligible <ul style="list-style-type: none"> 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 | Highlights <ul style="list-style-type: none"> We write start-ups/new ventures Flexible payment options – zero down payment with PayGo Instant quotes on many classes with most quotes returned in under an hour Dividends available in select states State availability <ul style="list-style-type: none"> Eligible in all non-monopolistic states |

| Inland marine | Additional coverage info → |
|---|---|
| Target classes Mobile machinery, equipment and tools for over 100 classes of business, including some of the top industries below: <ul style="list-style-type: none"> 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 | Ineligible <ul style="list-style-type: none"> 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 HI | |

| Accident medical | Additional coverage info → |
|--|--|
| Target classes <ul style="list-style-type: none"> Church groups Civic organizations Dance and theater groups Day care centers and preschools Fundraising events Recreation centers Social clubs Travel and tour groups Volunteer organizations | <ul style="list-style-type: none"> Youth groups Child care Charter and private schools Professional schools Ineligible <ul style="list-style-type: none"> Associations and trusts Extreme sports Open-to-the-public risks State availability <ul style="list-style-type: none"> Eligible in all states except TN |