

Small business insurance appetite guide




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

We understand the unique needs of the niche markets we serve and provide tailored insurance solutions to help meet those needs.

EXPLORE OUR COMMERCIAL PACKAGE AND MONOLINE OFFERINGS:

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

Manufacturing




- Food and beverage
- Textiles, apparel, and personal goods
- Electronics and machinery
- Furniture, wood, and paper products
- Household and consumer goods

Medical transportation



- Ambulances
- Hospital fleet

Monoline offerings



- Workers compensation
- Inland marine
- Accident medical

*Limited state availability

MARKEL

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Child care and enrichment



Commercial child care	Additional coverage info →
<p>Target classes</p> <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 <p>Ineligible</p> <ul style="list-style-type: none"> — Unlicensed day care centers — Drop-off facilities — Temporary babysitting services in malls, conventions centers, etc. — Head starts 	<p>Highlights</p> <ul style="list-style-type: none"> — One of the nation's leading providers of commercial child care insurance <p>Ideal risk</p> <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 <p>State availability</p> <ul style="list-style-type: none"> — Eligible in all states except HI

In-home child care	Additional coverage info →
<p>Target classes</p> <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 <p>Highlights</p> <ul style="list-style-type: none"> — One of the nation's leading providers of commercial child care insurance — Student accident coverage automatically provided 	<p>Ineligible</p> <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) <p>State availability</p> <ul style="list-style-type: none"> — Eligible in all states except HI

Educational enrichment	Additional coverage info →
<p>Target classes</p> <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 	<p>Ineligible</p> <ul style="list-style-type: none"> — Unlicensed day care centers — Drop-off facilities — Temporary babysitting services in malls, conventions centers, etc. — Head starts <p>State availability</p> <ul style="list-style-type: none"> — Eligible in all states except HI

Commercial and residential services



Artisan contractors	Additional coverage info →
<p>Target classes</p> <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) 	<p>Ineligible</p> <ul style="list-style-type: none"> — General contractors — Roofing contractors — Snow removal — External insulation and finishing systems (EIFS) — Foundation contractors <p>State availability</p> <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 →
<p>Target classes</p> <ul style="list-style-type: none"> — Office cleaning services — Vacation rental cleaning services — Residential cleaning services <p>Highlights</p> <ul style="list-style-type: none"> — Pollution and crime coverage available — Blanket additional insured and waiver of subrogation — Lost key coverage available <p>State availability</p> <ul style="list-style-type: none"> — Eligible in all states except HI 	<p>Ineligible</p> <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 →
<p>Target classes</p> <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 <p>State availability</p> <ul style="list-style-type: none"> — Eligible in all states except AK, AL and HI 	<p>Ineligible</p> <ul style="list-style-type: none"> — Crop spraying — Home inspectors — Heat treatment — Snow and ice removal <p>Highlights</p> <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 →
<p>Target classes</p> <ul style="list-style-type: none"> — Lawn care and maintenance — Pesticide and herbicide application <p>Highlights</p> <ul style="list-style-type: none"> — Blanket additional insured and waiver of subrogation <p>State availability</p> <ul style="list-style-type: none"> — Eligible in all states except AK, AL and HI 	<p>Ineligible</p> <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	– Notary
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	– Paralegal
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	– Resume services
	– Tax consulting
	– Technical writers
	Ineligible
	– 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
	– Eligible in all states except HI and LA

Manufacturing



Highlights

- Accounts with revenue up to \$25m
- Monoline general liability coverage available
- Quick and easy online quoting through mPortal with most quotes received in less than an hour
- Direct bill
- \$350 minimum premium

Target classes

Over 100 classes of manufacturing businesses, including some of the top industries below:

- Food and beverage manufacturing
- Textiles, apparel, and personal goods
- Electronics and machinery
- Furniture, wood, and paper products
- Household and consumer goods

State availability

- Eligible in all states except HI

Ineligible

- Ammunition and weapons
- Building and construction materials
- Children and infant related products
- Health care and medical products
- Industrial piping; pressurized piping products
- Meat processing, slaughterhouses, seafood processing
- Marijuana, hemp, cannabis

[Additional coverage info →](#)

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 	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