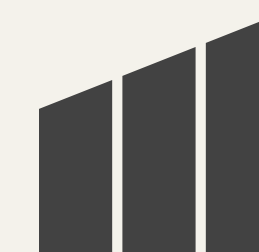


Markel's professional indemnity solution



MARKEL



Contents

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Professional indemnity history: A track record of leading the PI market

We are the UK division of Markel International's National Markets operation.

Markel International is the London-based subsidiary of Markel Corporation, a leading name in insurance since 1930.

Established over 30 years ago, Markel UK serves regional brokers with professional indemnity solutions built to last. Throughout our growth journey we have remained consistent in our approach and commitment to the markets we operate in serving brokers how they want to be serviced.

Our story begins in 1990, when RE Brown was established as a Lloyd's Service Company, a few years later in 1999 we began our regional operations and, in 2000, RE Brown was acquired by Markel, becoming Markel UK.

In 2008 we launched one of the first insurer full cycle e-trading systems and, a few years later in 2011, launched our direct offering catered to the needs of contractors and start-ups. Finally, as e-trading technologies developed, we have made our PI solutions available on Acturis in 2016.

In 2022, we continue to service our brokers in the way they want to be serviced, whether digitally or face-to-face, with our 5* rated PI solutions standing the test of time. Our PI solution is underwritten on behalf of Markel International Insurance Company Limited by local development underwriters who deliver a first-class service and unrivalled knowledge of specialist sectors to regional brokers throughout the UK.



Our mission: Enabling growth of our broker partners through sustainable solutions

Supporting brokers and policyholders with a superior, sustainable professional indemnity proposition.

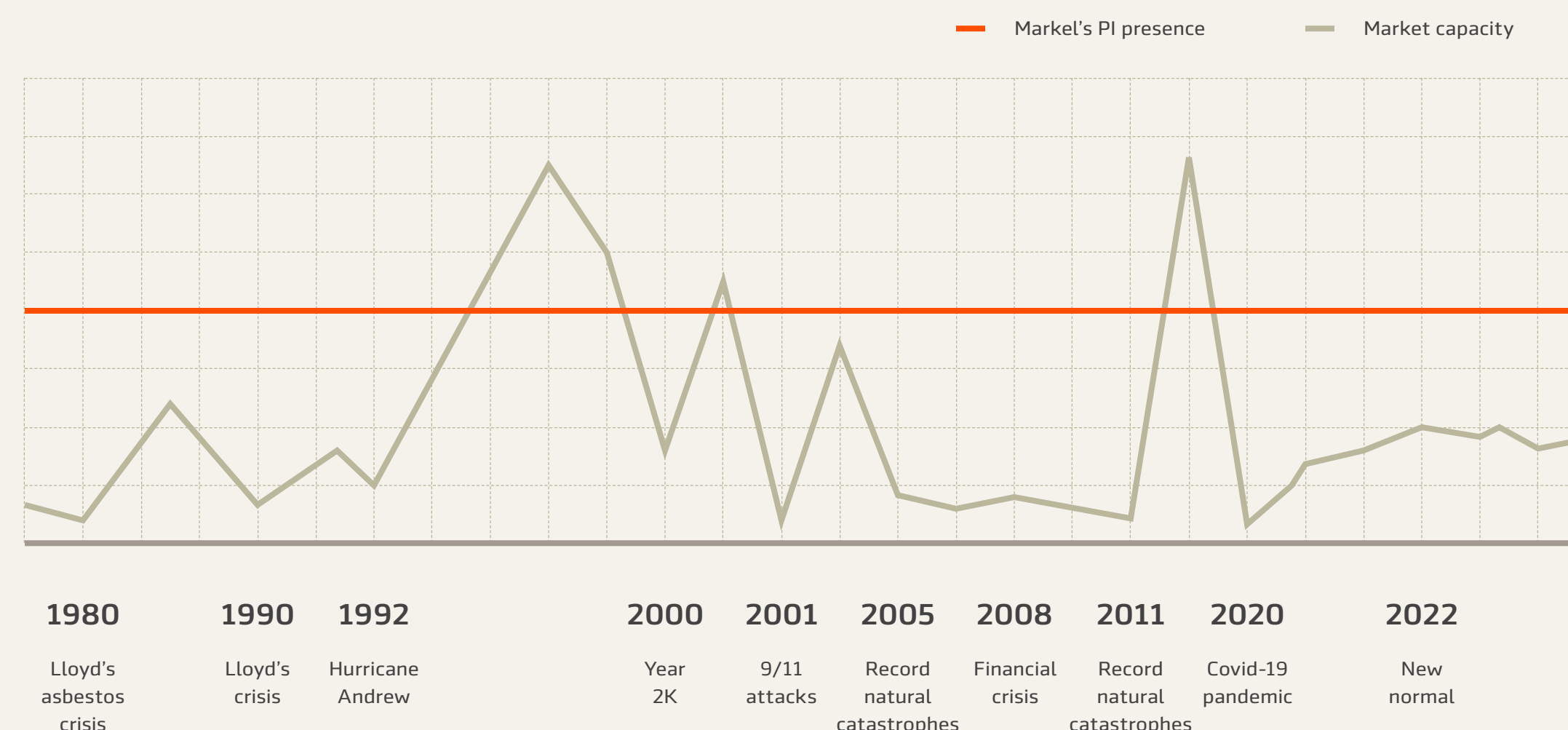
As a market-leader within the professional indemnity insurance sector, we have a duty of care, knowledge and expertise to support the growth of our broker partners and the 300,000 UK SMEs we protect with our solutions.

Our mission is to enable brokers to provide their clients with a superior, sustainable professional indemnity solution and meet their growth ambitions.

We have extensive experience providing professional indemnity cover and therefore a deep understanding of the unique risks. This enables us to provide consistency of pricing, transparency of cover and stay consistent in the market when others exit.

Our knowledge and expertise of the professional indemnity market has enabled us to continue providing capacity when others have exited.

Commitment: Enduring solutions built to last



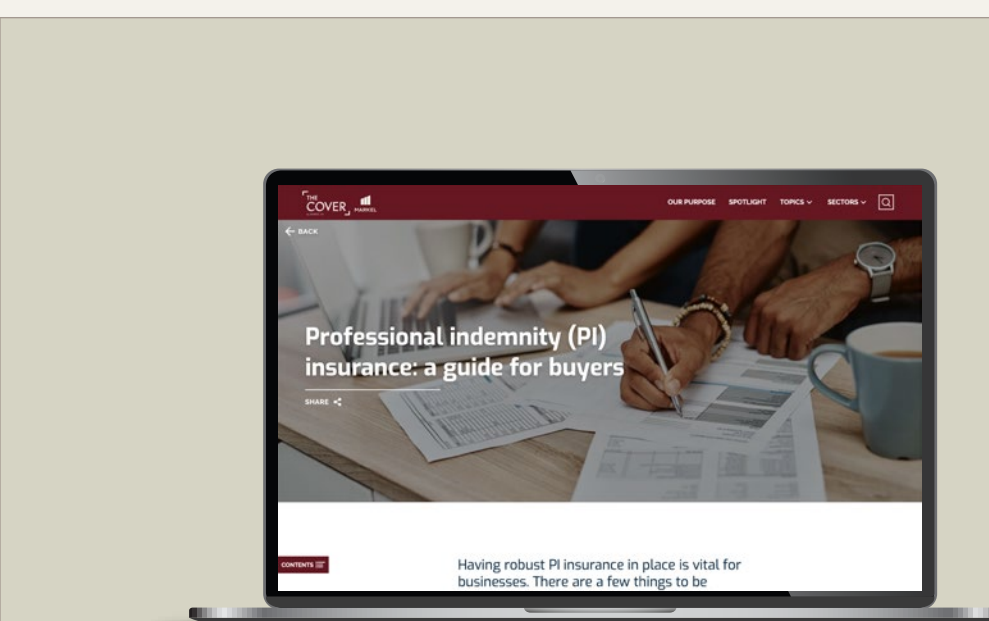
While the market has been soft for a number of years, it is currently going through a period of rapid correction which – while it may be necessary for the health of the PI insurance industry – has come at just the wrong time for businesses, with the ongoing effects of Brexit, supply shortages, Covid-19 and inflation. Markel has remained committed to our ethos throughout, and unlike others we are focused on providing long-term, sustainable solutions, creating a better value proposition for our brokers and their policyholders.

Leading the market: Driving conversation and change

We remain committed to driving the conversation and challenging the market.

Throughout the last few years we have been vocal on the importance of sustainable pricing and coverage. This is a subject we've spoken about at insurance events such as BIBA, Insurance 2025 and Brokerfest. We've also regularly been approached for comments on the state of the market by insurance press and taken part in the Insurance Broker podcast.

The boom and bust cycle that the professional indemnity market has experienced, ultimately harms the broker and policyholder relationship, and as a market-leader within the sector we will continue to lobby and advocate for change.



Breadth of PI capability: Support for your clients at every stage of their growth journey

Markel UK is in a unique position of being able to support customers at all stages of their life-cycle, with expertise at all levels of PI.

This ensures that as our customers grow, we remain committed to providing them with consistent solutions, focused on sustainable pricing. As businesses grow, they will be able to recognise Markel as a trusted insurance provider throughout.

Contractors/Start-Ups

- Markel Direct
- Micro-offering



SMEs

- UK retail in partnership with brokers
- Small and medium enterprises offering



Multinational/Global Companies

- Wholesale
- Established offering



BENEFITS TO BROKER

- ✓ Brand awareness created at early stage of insurance-buying journey
- ✓ Easy-to-understand covers mean the clients appreciate the understanding of their needs

BENEFITS TO BROKER

- ✓ Sector specialism provided by our expert underwriting team
- ✓ Comprehensive benefits package
- ✓ Cross-sell opportunities

BENEFITS TO BROKER

- ✓ Knowledge and expertise in providing solutions to larger businesses
- ✓ Established and knowledgeable underwriting function

Broad risk appetite: More opportunities to support your growth

With over 30 years experience of writing PI risks, the expertise we hold within our business allows us to hold a broader appetite and write risks that others may decline.

We stand by our sustainable approach to underwriting, which is not focused on short-term profitability and capacity, but a long-term profitable approach with the customer in mind.

We are clear in our appetite, and always aim to provide fast decisions on risks presented to us. This stems from our commitment to supporting our broker partners in achieving their growth aspirations.

Our risk appetite can be seen on the right.

In appetite		Out of appetite	
Technology companies	✓	Surveyors*	✗
Accountants	✓	IFAs	✗
IT contractors	✓	Solicitors	✗
Estate agents	✓	Insurance brokers	✗
Management consultants / Training	✓	Primary and secondary schools	✗
Architects	✓		
Miscellaneous professions	✓		
Engineers	✓		
Creative and marketing professionals	✓		
Design and build contractors	✓		
Media	✓		
Property professionals	✓		
Technical / Scientific / Laboratory services	✓		
FE colleges and universities	✓		

*those undertaking survey and valuation work

Modular product: Opportunities to cross-sell, stay relevant and retain clients

Markel provides a competitive insurance product with core covers as standard and optional covers available as the insurance needs grow, or change.

As the optional covers are embedded within the main wording, this ensures a robust and transparent coverage with no gaps in cover.

What’s more, all covers are traded via one proposal form making the process easier for you and your clients.

Due to the covers being modular, this allows the covers to be taken off and added on to ensure that the policyholder has sufficient cover within their budget.

Cover	Available with Markel's PI proposition	Available as part of a competitor's PI?
Professional liability	✓	✓
Public products liability	✓	✓
Directors and officers liability	✓	✗
Entity defence	✓	✗
Employers liability	✓	✓
Employment law protection	✓	✗
Property damage	✓	✓
Business interruption	✓	✓
Money and personal assault	✓	✗
Damage to portable property	✓	✗
Fidelity	✓	✗
Cyber and data risks	✓	✗

Market-leading service: Trade with us in a way that suits you

As we continue along our growth journey, we remain committed to serving our brokers in the way they want to be serviced, whether digitally or face-to-face.

We won't force our broker partners to go down a digital or eTrade route if this doesn't suit them. Access to decision makers is vital when discussing complex risks and our regional team is always on hand to help.

Brokers can trade with us through:



Branch Network

- BD connectivity
- Visibility
- Local market knowledge
- Client knowledge
- Speed
- In-person connectivity



Regional Underwriting Presence

- Local decision making
- Access to decision makers
- Local market conditions
- Opportunities for client meetings
- Speed
- PI focused underwriting team



Markel eTrade with Telephone Support

- Quick and efficient trading option with skilled underwriters available to speak to on the phone
- Quick decisions and referral times – we aim to respond within 4 hours and will always respond within a working day



Telephone Account Management

- Skilled underwriting team available on the end of the phone
- Service as the focal point of the solution
- Expert and knowledgeable underwriters







Acturis with Telephone Support

- Quick decisions and referral times – we aim to respond within 4 hours and will always respond within a working day
- Fully integrated with back office
- Efficiency/reduced admin
- Policy documentations
- Control

Commercials / Deals: Making trading at scale efficient

We continue to invest in our capability to ensure we can support brokers who wish to align themselves with Markel through larger deals and books of business.

We have heavily invested in AI technologies. Utilising third-party data sources and our own underwriting data enables us to make quicker and more informed underwriting decisions and easily offer services such as:

	Broad Appetite 	Our broad appetite makes it even easier to transfer large books of business
AI-assisted Underwriting Process 	Quick and efficient underwriting enabled through the use of AI	
	Portfolio Underwriting & Transfer 	Quick and efficient underwriting and transfers of portfolios
Health Check 	We are able to review books of business and ensure your clients are sufficiently covered	

An unrivalled proposition: Superior professional indemnity solution designed to support SMEs



- Claims service
- Business & legal advice
- Tax & VAT advice
- PR crisis management
- Debt recovery



- Business & legal advice
- Collateral warranty review
- Contract review service
- Tax & VAT advice
- Business Hub



- Professional indemnity insurance:
- Broad coverage
 - Sustainable pricing
 - Modular extension options

Sustainability: Certainty of pricing and transparency of cover

Our PI solution is focused on sustainability

Throughout the life-cycle of a business, SMEs will come across issues and challenges which can be detrimental to business growth and reputation if not dealt with quickly and appropriately.

The Markel solution provides expert advice focused on mitigation and recovery. Through our services we are able to mitigate various situations before a claim occurs, minimise financial and reputational risks and in the recovery stage of a situation utilise post-claim learnings.

All of these services, paired with a market-leading insurance solution and an award-winning claims team means our solution is focused around creating a sustainable environment for the SME to grow.

This enables our brokers to provide a superior, sustainable PI solution to their customer. Providing transparent cover, at the right price, with our comprehensive benefits allows brokers to build strategic relationships with their clients and reach their growth ambitions.



“The Markel solution provides expert advice focused on mitigation and recovery.”

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Prevention: Additional benefits minimising claims and educating SMEs – sustainable coverage and price

In an ever-evolving legal environment, we are seeing more cases litigation and rising costs of claims. What’s more, the increased use of digital tools opens-up new risks. Our solution is not only designed to provide cover tailored to meet the ever-changing risks of professionals, but it also provides additional benefits which are designed to prepare, and in some cases prevent claims or legal issues from ever materialising. Scenarios we support with include:

Issue / Event	Support	Professions affected
Before professional advice/service can be performed for a client or any service outsourced to third-parties, appropriate contracts need drafting to minimise any future liabilities	Markel policyholders gain access to a 24/7 365 legal helpline, where in-house solicitors can provide advice and ensure they have robust terms of business in place to protect their interests and avoid signing contracts that would disadvantage their organisations, potentially causing major financial challenges in the future. What’s more, the DIY legal toolkit – Law Hub – provides over 37 contracts which can be accessed and utilised by policyholders.	All professionals
Contracts need review prior to exchange with third-parties or end-clients to minimise legal risks		IT and communications
Professionals need to ensure that data is stored safely and securely to prevent breaches of data protection	Markel policyholders can benefit from cyber cover† to protect you and your customer data. Policyholders additionally benefit from a Cyber risks helpline available to assist with specific risk management issues, while Markel’s Law Hub provides practical DIY templates and guidance on this topic.	All professionals
New ideas or concepts that can be commercialised need to be adequately protected against copyright infringement	Markel Law can support with protecting business ideas and IP through our business and legal helpline and additional legal support.‡ Markel Tax can support in sourcing appropriate grants and funding, with a proposal-writing service.§	Creative and media, IT and communications, miscellaneous

* Contract review service is available exclusively for IT and communications wording policyholders † Cyber Insurance is an additional section of cover, which can be embedded within the PI wording ‡ Markel Law offers a full suite of legal expertise and Markel policyholders benefit from significant discounts on flexible fee structures and fixed fee services § Markel Tax offers a wide range of tax expertise and Markel Care policyholders benefit from significant discounts on fee services || Collateral warranty service is available exclusively for design and build, engineers and surveyors policy wordings

Prevention: Additional benefits minimising claims and educating SMEs – sustainable coverage and price

Issue / Event	Support	Professions affected
Personnel questions without having an HR function – recruitment, disciplinary and performance management support.	<p>Markel policyholders gain access to a 24/7 365 legal helpline, to help with day-to-day business challenges, additional guides and templates can be downloaded via Markel's Law Hub.</p> <p>Markel policyholders that have opted to purchase Employment Law Protection (ELP) cover can receive separate employment law advice to help prevent a claim on a wide range of employment law disputes including disciplinary proceedings, grievances and Markel Law offers specialist care services advice and legal representation to our clients through a team of solicitors.</p>	All professionals
Hiring contractors or temporary staff brings additional contract requirements and/or IR35 considerations.	Markel policyholders benefit from advice on hiring contractors via our 24/7 Legal and HR advice line. Guides and template contracts can also be downloaded via Markel's Law Hub. Markel Law can also provide advice on engagement of consultants, including potential contract terms and pitfalls, and provide legal support to create and review contracts. Markel Tax can support policyholders with IR35 considerations. [§]	Construction, IT and communications, miscellaneous
Construction, architects, engineers or surveyors require additional collateral warranties to ensure they don't open clients up to more liability on top of their business responsibilities.	Markel policyholders gain access to a collateral warranty review service , For Markel's construction clients, it's vital that these documents are appropriate, act in the best interests of their business and limit their exposure to allegations of future liability. This helps ensure only the appropriate contractual liabilities are assumed by policyholders to others involved in a construction project.	Architects, construction, engineers, surveyors
A customer is failing to pay their invoices, which is affecting cash flow to the business and suggests a disappointment with the service which may become a claim	Markel policyholders benefit from a debt recovery consultancy service [‡] , which will support you in chasing outstanding payments and debts, and where counter-claims of negligence may otherwise be raised following an attempt to pursue the debt through the courts. This vital service provides you with peace of mind through the process of pursuing bad debtors where you might feel the need to drop the claim and risk financial catastrophe in doing so. Hand in hand with the debt recovery service is the insurance policy wording that enables payments in lieu to be made when a client refuses to pay, as long as the policyholder can demonstrate any action to recover the debt would result in a larger counter-claim against it.	

* Contract review service is available exclusively for IT and communications wording policyholders † Cyber Insurance is an additional section of cover, which can be embedded within the PI wording ‡ Markel Law offers a full suite of legal expertise and Markel policyholders benefit from significant discounts on flexible fee structures and fixed fee services § Markel Tax offers a wide range of tax expertise and Markel Care policyholders benefit from significant discounts on fee services || Collateral warranty service is available exclusively for design and build, engineers and surveyors policy wordings

Mitigation: Meaningful coverage and sustainable pricing

Issue / Event	Support	Professions affected
Broad coverage	Markel offers broad coverage designed to meet the needs of traditional professions such as solicitors and accountants, through emerging professions, for example interpreters, consultants, animal trainers and private investigators. Traditional professional indemnity policies have been arranged on a standalone basis, but Markel's menu offering allows other types of business protection to be arranged resulting in a robust insurance solution designed to minimise gaps in cover. Our policies can cover responsibilities to third parties, responsibility as an employer, protection of assets and business continuity. Unlike other insurers within the market, we have remained committed to providing coverage to UK SMEs throughout Covid-19 and haven't scaled back our coverage or applied excessive exclusions due to our knowledge and expertise of writing professional indemnity policies for over 30 years.	All professionals
Sustainable pricing	Our knowledge and expertise of the professional indemnity market means we are able to provide sustainable levels of pricing. What's more, because our insurance solution is backed by a team of legal professionals, who can help mitigate the financial impact and costs of claims, this supports us not only sustainable coverage but the recovery of a business post-event. Ultimately this benefits the long-term broker and policyholder relationship, and allows the brokers to become strategic partners to their clients.	All professionals
Modular covers	Markel not provides a competitive insurance product with core covers as standard and optional covers available as the insurance needs grow, or change. As the optional covers are embedded within the main wording, this ensures a robust and transparent coverage with no gaps in cover. What's more, all covers are traded via one proposal form making the process easier for you and your clients. Due to the covers being modular, this allows the covers to be taken off and added on to ensure that the policyholder has sufficient cover within their budget. These include: professional liability, public products liability, D&O, entity defence, employers liability, employment law protection, executive liability, property damage, business interruption, money and personal assault, damage to portable property, fidelity, cyber and data risks.	All professionals*

*Not all covers available for Design & Build

Insurance events – mitigation

The scenarios illustrate how mitigation works in practice, and how Markel's knowledge and expertise can help safeguard the negative financial impact on policyholders.

Scenario 1: Unclear contractual responsibilities

The insured assisted a long-running client in the development project of a large listed building. The costs of the development increased significantly, resulting in the insured losing in excess of £500,000. The claimant brought a claim against the insured alleging that the insured had not solely acted as the architect but as a project manager responsible for the oversight of the whole project and as an advisor in the size and availability of a grant. Allegations were also brought about the level of information and the actual advice provided by the insured in his employed role.

The insured disputed the allegations and both sides adopted polarised positions. The matter was extremely complicated with issues relating to the available evidence, contractual responsibilities and the involvement of multiple satellite parties. The matter subsequently proceeded to mediation. The combined legal costs to proceed to trial were estimated by both parties to exceed £750,000 and liability depended on which party was believed based primarily on witness evidence. The claim was settled at mediation to the satisfaction of both parties for a sum in excess of £330,00 including legal fees.



The costs of the development increased significantly, resulting in the insured losing in excess of

£500,000

Insurance events – mitigation

The scenarios illustrate how mitigation works in practice, and how Markel's knowledge and expertise can help safeguard the negative financial impact on policyholders.

Scenario 2: Breach of contract

An IT contractor is bought in to introduce efficiencies within current processes that will enable the client to maximise and save costs and resource as a result.

The contractor recommends the implementation of a new CRM system and back office platform, which will result in a saving of two full-time employees.

Following the installation of both, the client claims that the saving has not been achieved. They are looking for the contractor to compensate them accordingly. With the help of Markel's claims team and in-house legal helpline, the contractor is supported through any mediation process to ensure the financial impact is minimised. If required, Markel's in-house legal team will support the policyholder through civil litigation.

The contractor recommends the implementation of a new CRM system and back office platform, which will result in a saving of

two full-time employees.



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Recovery: Services designed to support business recovery and minimise SME failure, while keeping costs of claims low to support sustainable pricing

Our solution provides tailored cover to meet the needs of UK SMEs and additional benefits which support the business recovery as a result of a claim or reputational damages. Our claims team work alongside our in-house team of lawyers which ensures a quick and efficient handover with no gaps in communication. Scenarios we support with include:

Issue / Event	Support	Professions affected
A claim or legal matter is causing reputational damage to the business through press or social media attention	Markel provides an insurance solution that provides PR crisis management* support to protect the brand and reputation of a business following a major incident, to help policyholders recover.	All professionals
A dispute with a customer or third party is resulting in a legal matter	Markel provides an insurance solution that provides Legal Expenses Insurance† that will cover your legal expenses in defending your position. Markel Law can act on behalf of businesses in relation to contractual disputes with third parties, minimising financial damage.	All professionals
A customer or third party is failing to pay their invoices, which is affecting cash flow to the business	Markel policyholders benefit from a debt recovery consultancy service‡, which will support you in chasing outstanding payments and debts, and where counter-claims of negligence may otherwise be raised following an attempt to pursue the debt through the courts. This vital service provides you with peace of mind through the process of pursuing bad debtors where you might feel the need to drop the claim and risk financial catastrophe in doing so. Hand in hand with the debt recovery service is the insurance policy wording that enables payments in lieu to be made when a client refuses to pay, as long as the policyholder can demonstrate any action to recover the debt would result in a larger counter-claim against it.	All professionals
Chased by third-party credit control agencies on outstanding debts	Markel policyholders gain access to a 24/7 365 legal helpline, to support with understanding your rights as a debtor, supporting you in keeping your business running.	All professionals

* PR crisis management is available exclusively with the following policy sections: directors and officers, management liability, executive liability, cyber and entity defence † Legal expenses insurance is an additional standalone cover that is available ‡ Debt consultancy service is available exclusively for creative and media and IT and communications policy wordings § Markel Law offers a full suite of legal expertise and Markel policyholders benefit from significant discounts on flexible fee structures and fixed fee services

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Recovery: Services designed to support business recovery and minimise SME failure, while keeping costs of claims low to support sustainable pricing

Issue / Event	Support	Professions affected
A claim scenario is escalated into a legal matter which needs specialist advice and support	Markel policyholders benefit from an in-house legal team which works with the claims team, providing a seamless solution in case of an escalation of a claim into a legal matter.	All professionals
Post-claims learnings and remedial actions need to be taken to safeguard future risks	<p>Markel policyholders can work with Markel Law[§] to future-proof their business utilising post claim learnings. The exact services provided vary but might include the preparation of a new and enhanced set of terms of business or specific risk management training. Other support might be around amending contracts of employment or employee handbooks/policies or proposed revisions to grievance or dismissal processes.</p> <p>During this stage policyholders can maximise services such as the Law Hub and legal helpline, where policyholders can self-serve the remedial action via the template documents available.</p>	All professionals

* PR crisis management is available exclusively with the following policy sections: directors and officers, management liability, executive liability, cyber and entity defence † Legal expenses insurance is an additional standalone cover that is available ‡ Debt consultancy service is available exclusively for creative and media and IT and communications policy wordings § Markel Law offers a full suite of legal expertise and Markel policyholders benefit from significant discounts on flexible fee structures and fixed fee services

Who is Markel UK?

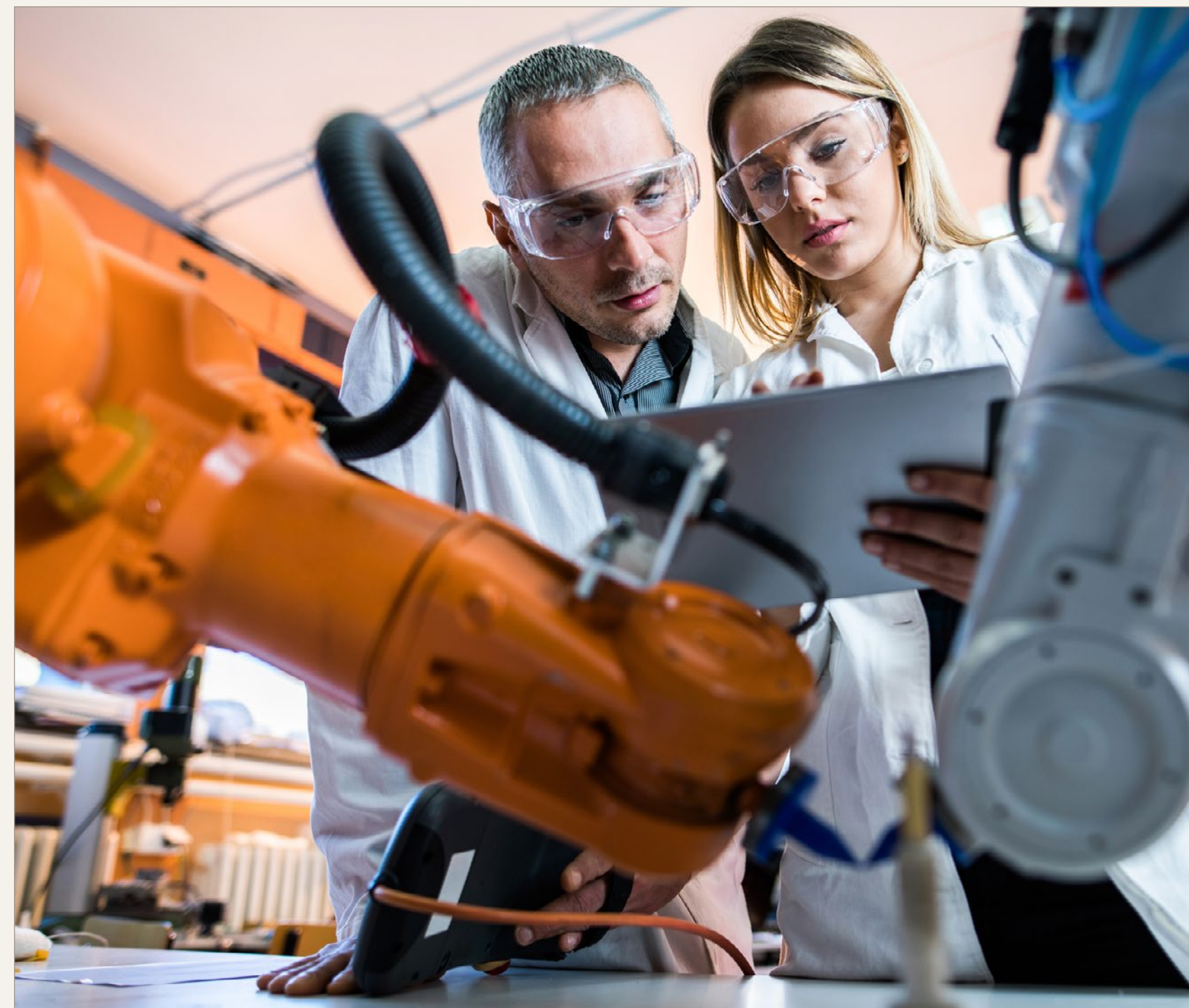
Markel UK: The trailblazer of innovative insurance solutions

Markel UK is an SME-focused insurance provider, whose continuous dedication to delivering a seamless integration of insurance, tax and legal services saw us in the top three Commercial Lines Insurers in the Insurance Times 5 Star Rating Report for four years running.

By focusing our energies on specific sectors over 25 years, we have taken the notion of insurance cover to another level. Markel UK's commitment to delivering the best client outcomes is unashamedly relentless, and our bespoke PI insurance for SMEs is no different.

Award-winning claims come as standard

At Markel UK, we aim to settle claims as efficiently as possible so our policyholders can get on with their lives. And, by combining far-reaching expertise with an unrelenting dedication to great service, that's exactly what we do. Our nominations and awards speak for themselves.



Markel's word-class credentials:

- A Fortune 500 company
- 'A' rated insurance company
- A family-founded business since 1930
- Reputation for technical excellence, product innovation and service delivery

Awards and nominations



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Additional support services

Our professional indemnity solution comes available with a range of support services, which vary dependent on the level of cover and product purchased.

Benefits available are detailed below:

Product	Employer helpline and guides*	Collateral warranty	Debt recovery	Contract reviews	Cyber helpline [†]	PR crisis management [‡]	Tax services	Legal services [§]
Accountants	✓				✓	✓	✓	✓
Design and build	✓	✓			✓	✓	✓	✓
Creative and media	✓		✓		✓	✓	✓	✓
Engineers	✓	✓			✓	✓	✓	✓
IT and communications	✓		✓	✓	✓	✓	✓	✓
Miscellaneous	✓				✓	✓	✓	✓
Surveyors	✓	✓			✓	✓	✓	✓
Housing associations	✓				✓	✓	✓	✓
Educational establishments	✓				✓	✓	✓	✓

Case studies

Case study 1: General liability insuring clause



The insured was instructed to project manage and provide quantity surveyor services for a house redevelopment.

The other parties involved were the employer (Mr & Mrs) who wanted their house altered and the builder (responsible for the actual build work). The employer falls out with the builder over the quality of the building work and refuses to pay. Builder walks off site. Both parties push the insured (and in the case of the employer threatens the insured) to resolve the matter. Insured expects one or both of the parties to blame the insured's quantity survey work.

Markel worked with insured to deflect criticism and to try and get parties around the table to hammer out the issues. Allegations against our insured were averted and each party has walked away from the matter.



FOLLOWING INTERVENTION FROM MARKEL

Allegations against our insured were averted

Case studies

Case study 2: Incorrect tax code assigned to an employee



An employee of the claimant did not pay enough tax, due to the policyholder using an incorrect tax code.

As the error had been made by a professional and was not the fault of the individual employee, HMRC refused to pursue the individual directly and the claimant was forced to pay the unpaid tax which they looked to recover from the policyholder.

Following discussions between the policyholder and the claimant the claim was eventually settled for £3,564.26 net of the policyholder's £250 excess.

FOLLOWING INTERVENTION FROM MARKEL

The policyholder and the claimant the claim was eventually settled for

£3,564.26

net of the policyholder's £250 excess.



HMRC refused to pursue the individual directly

Insights, education and support

Through Markel UK, you will also receive regular thought-leadership, industry updates, training and marketing support curated by our industry and subject matter experts.

Knowledge is critical in today's complex business world and we harness the latest technology to ensure you and your clients are well informed industry news and market trends, while equipping you with the tools you need to grow your business and meet your ambitions.



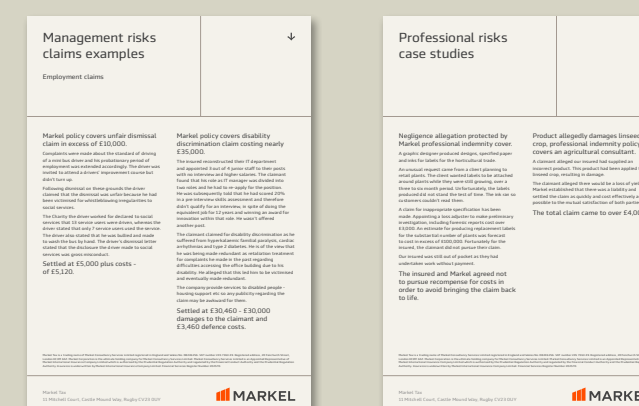
Training

Regular training is provided by our underwriting experts and is designed to support you in understanding latest market trends, our appetite and products and how to grow your PI book.



Marketing support

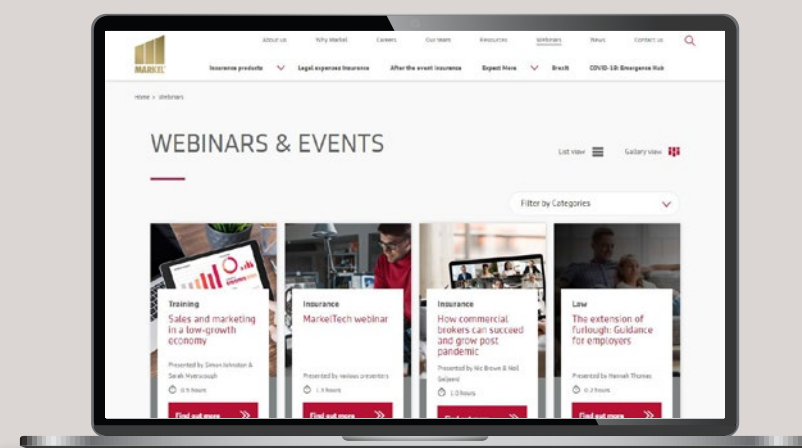
We have pulled together a selection of marketing support including case studies to help you in understanding our products and the comprehensive benefits package. You can share these with your clients and use them in meetings to help promote additional services.



[Visit The Cover](#)

Insights and education through The Cover

The Cover by Markel UK is here to provide relevant, insightful, thought-leading stories to educate you on the latest issues facing UK SMEs and help you grow your business.



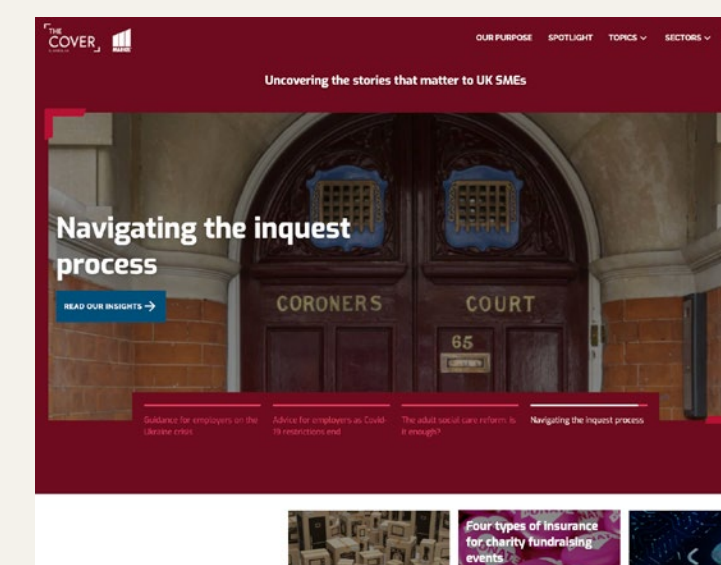
Webinars

Our team of experts regularly produce topical webinars, covering prominent and new issues across the care and charities sector, insurance, tax and law.



Events

Our in-person events are designed to support you in meeting your CPD requirements with latest insights and educational content delivered by industry thought-leaders.



Get in touch

Your regional contact



Charlotte Harrison
Head of Regional Broker
Development
07443 665 000
charlotte.harrison@markel.com



Craig Readhead
Business Development Manager
Scotland, NE/NI
07436 557 524
craig.readhead@markel.com



John Flaherty
Business Development Manager
Midlands
07584 488 028
john.flaherty@markel.com



Bradley Welbourn
Business Development Manager
London and South East
07554 923 762
bradley.welbourn@markel.com



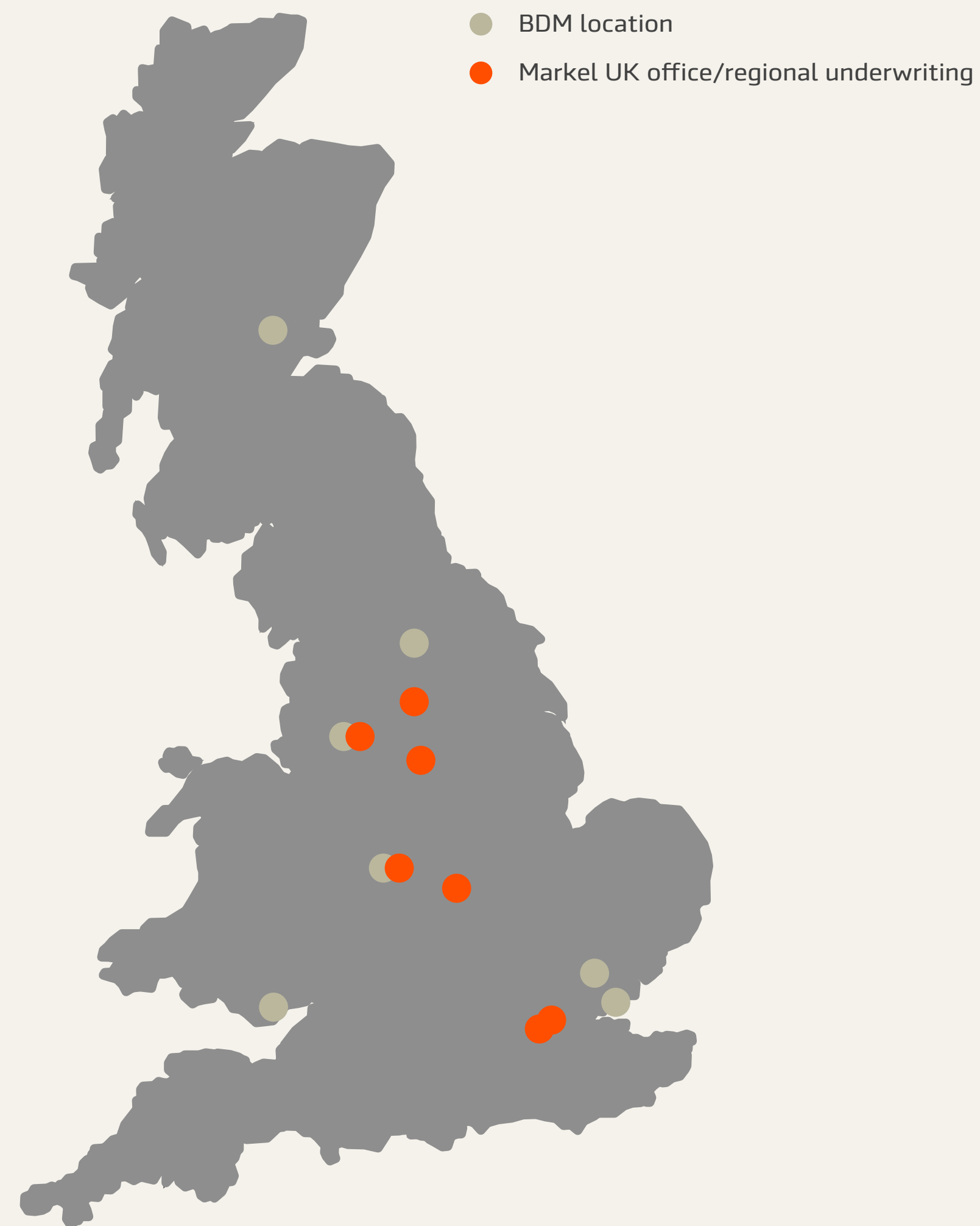
Simon Marriott
Business Development Manager
South West
07425 916 660
simon.marriott@markel.com



Leighton Chenery
Business Development Manager
East Region
07436 554 476
leighton.chenery@markel.com

Get in touch

Markel UK offices



Birmingham

3rd Floor Cathedral Place
42 – 44 Waterloo Street
Birmingham B2 5QB

Croydon

Interchange
81-85 Station Road
Croydon CR0 2AJ

Leeds

City Square House
11 Wellington Street
Leeds LS1 4DL

London

20 Fenchurch Street
London EC3M 3AZ

Manchester

82 King Street
Manchester M2 4WQ

Rugby

11 Mitchell Court
Castle Mound Way
Rugby CV23 0UY

Sheffield

1 Ecclesall Road South
Sheffield S11 9PA

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Our friendly team is always on hand to support you with additional queries, call us on 0345 355 2230.

uk.markel.com

