

# Partnerships Markel UK

Professional advice and protection to  
help you and your members thrive



# MARKEL



# Professional advice and protection that delivers growth by increasing value and loyalty



We are committed to delivering market-leading packages, offering relevant, flexible solutions for the membership organisations, Fintech platforms, lenders and specialist insurance service providers.

We immerse ourselves in your world to understand your organisation and create bespoke solutions that support you and those that you support. We're committed to delivering market-leading packages, offering relevant flexible solutions for the issues businesses face as they grow.

From professional advice and help to run their business on everyday matters such as health and safety, employment matters and tax, to guidance on keeping within legal and regulatory frameworks, along with a wealth of online information and up-to-date content on emerging topics, we're here to help.

We want to deliver our services in partnership with you, bringing tangible and valuable benefits to your members that in turn create increased retention and attraction rates for your association. These services are further backed by specialist insurance to add an extra layer of reassurance.

## Partnerships at Markel UK

Due to the depth of our expertise, we understand that different-sized businesses – from sole-traders and SMEs to large businesses – have differing wants, needs and pressures, meaning we can build packages that really speak to your members.



### Our credentials include:

**Health and safety support and training** delivered by experienced practitioners



**Qualified care professionals** with extensive experience in care as well as health regulated and unregulated services

Average experience of our tax advisers is

**15+ years**

**Fully qualified lawyers and barristers**

delivering business and legal advice to members



Average experience of legal advisers is **17 years**

**Dedicated account management model**

**A-rated**

which has been a leading insurance name since 1930

**Legal 500** recognition

# We go further

Drive tangible results for your organisation with a partnership model that delivers:



## Growth

Support in growing your customer base by providing benefits, messaging and insights to increase retention, consideration and preference.

### Example:

We worked closely with an association that has an evolving member base. Our proposal was to redesign their member offerings to be more relevant to their existing base, and attract new members – ultimately achieving increases in growth levels. The process involved a collaborative approach in understanding the needs for current and new members, along with identifying key profiles for potential new members and product design.

## Loyalty

Proposition designed to deliver loyalty from your members and enticing new membership by driving utilisation of our unique benefits and evidencing derived value and impact.

### Example:

Members of one of our long-standing partners frequently find that the legal advice given, such as guidance around staffing issues, is almost worth the full subscription on its own.

## Increase relevance

Multi-channel insight throughout the membership cycle including sector specific needs, utilisation and trends related to advice solutions and claims.

### Example:

We can unlock key insights into our partners' membership bases through data collected from our Business Hub and professional advice services – information they can then use to tailor their message to stay relevant to their current and prospect membership base.

## Value

We increase the value you provide to members through packaging high-value service and insurance solutions in a scalable, highly competitive pricing and delivery model vs. off-the-shelf solutions.

### Example:

An association with a predominantly SME membership base has been able to demonstrate to members how their membership delivers real value with a member commenting: "The investment you make in the membership is returned 10-fold. There's direct clear guidance through its legal, employment or tax helplines (plus others) which when you're in need would otherwise cost a fortune."

# Why partner with Markel



By partnering with us, your members can look forward to benefitting from:

- ✓ Unrivalled package of business support, tax and legal services and insurance through a single relationship unlike any other in the market
- ✓ Our commitment to providing premium easy-to-access advice, backed by a team of over 30 solicitors with an average of over 17 years' experience, supporting businesses with everyday issues they face – big or small
- ✓ Tax advice delivered by a team of 12 tax advisers with an average of over 15 years' experience, assisting on matters such as HMRC enquiries and disputes and income tax
- ✓ Specialist support including safeguarding and general health and safety advice
- ✓ An understanding of the key issue affecting your members with exclusive insights from our advice lines
- ✓ We have 250,000+ interactions with SMEs every year which we use to create effective and bespoke marketing content and collateral for our partners to use
- ✓ Specialist insurance products that are supported by a wealth of expertise



All of our services are available regardless of if you need to make a claim – assisting with risk mitigation and helping to avoid a claim being made in the first place. On top of this list, we use the insight we gain from regular contact with members to work with you to continually develop your proposition.



We have

**250,000+**

interactions with  
SMEs every year



# Professional advice services



We enable our partners to provide market-leading services that help members navigate their everyday challenges with each layer of dedicated support.



## **Business Hub**

Business Hub provides information and templates designed to help with the day-to-day running of a business – from learning about new issues to simply making sure an interpretation is correct. In addition, we help businesses stay up to date with the law and the issues that matter to your customers or members.



## **Care and health and safety helpline**

Specialist care support delivered to care providers by sector experts, as well as general health and safety advice to businesses.



## **24/7 business and legal helpline**

Market's UK in-house team of lawyers offering advice on everyday business and legal matters, such as GDPR, contractual queries and employment issues.



## **Tax and VAT helpline**

Staffed by our qualified tax advisers, our in-house tax and VAT helpline provides expert advice on any UK tax or VAT issue.



## **PR crisis helpline**

Expert guidance and advice on dealing with potentially adverse press attention. We'll evaluate the situation and provide the necessary guidance and personal support.



## **Wellbeing helpline**

A 24-hour helpline to support your members through life's issues and problems, including family issues, housing concerns and stress and anxiety.



We help businesses stay up to date with the law and the issues that matter to your customers or members

## Additional services



We also offer specialist business services to support with specific issues that businesses occasionally encounter:

- ✓ Health and safety consultancy
- ✓ Care practitioner consultancy
- ✓ CPD accredited training
- ✓ DBS checking
- ✓ Safeguarding support
- ✓ R&D tax relief consultancy
- ✓ Contract review service
- ✓ IR35 contract review service
- ✓ Debt recovery service

25+ years'

care sector  
experience

250,000+

calls a year into  
our business and  
legal advice line

1,400,000

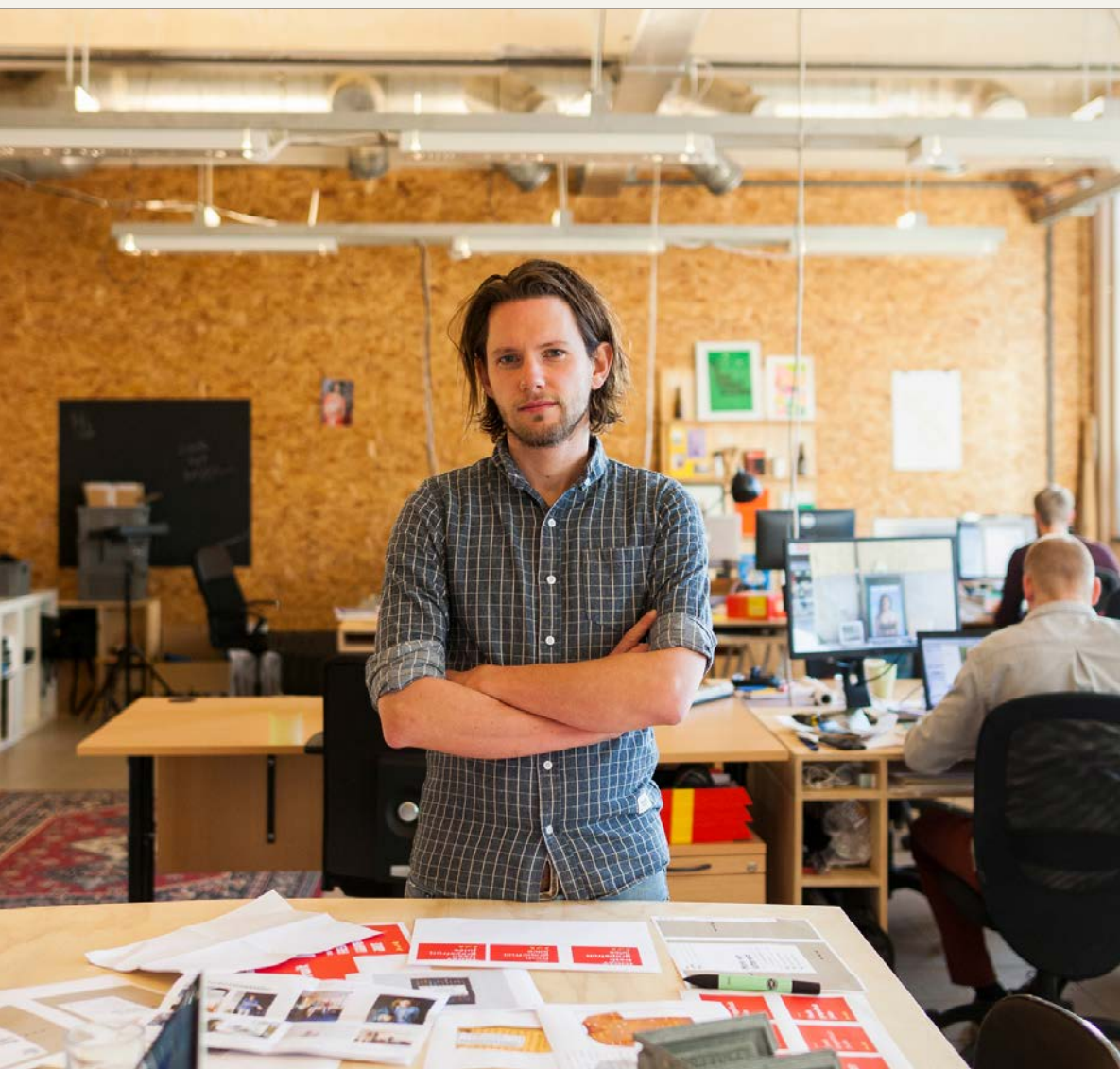
downloads and  
counting from our  
Business Hub

35,000+

queries helped by  
our tax and VAT  
helpline

97%

legal advice  
satisfactory  
rating





# Specialist insurance products supported by a wealth of expertise



## Professional risks

Cover designed for firms operating in specialist sectors.

### Our menu of cover includes:

- ✓ Professional liability
- ✓ Public liability
- ✓ Entity defence
- ✓ Employers liability
- ✓ Employment law protection
- ✓ Executive liability
- ✓ Property damage
- ✓ Business interruption
- ✓ Money and personal assault
- ✓ Damage to portable
- ✓ Fidelity
- ✓ Cyber and data risks
- ✓ PR crisis management

## Legal expenses insurance

LEI that's delivered by trusted legal experts. We know that legal disputes can be catastrophic for your members. That's why, in addition to our advice services, our in-house law firm provides specialist expertise when the unexpected happens.

### Our sections of cover include:

- ✓ Employment disputes
- ✓ Employment compensation awards
- ✓ Property and landlord and tenant disputes
- ✓ Criminal defence
- ✓ Interview under caution
- ✓ Tax protection
- ✓ Aspect enquiry
- ✓ Current tax year
- ✓ Court attendance costs
- ✓ Employee extra protection
- ✓ Negotiations cover
- ✓ Contract disputes
- ✓ Restrictive covenant
- ✓ Crisis communication
- ✓ Construction contractor disputes
- ✓ Transport



Our in-house law firm provides specialist expertise when the unexpected happens

# Trusted insurance products supported by a wealth of expertise



## Tax investigations insurance

We understand that any level of HMRC enquiry is extremely stressful for your members.

Our fee protection (FPI) solution provides peace of mind so that in the event of an HMRC enquiry or dispute, your members are protected against the cost of HMRC investigations.

### Our FPI product covers:

- ✓ Full and aspect enquiries into corporate, partnership, sole trader or personal tax returns
- ✓ Disputes relating to VAT, employer compliance (PAYE, P11D and NIC), employment status, and IR35
- ✓ Schedule 36 pre-dispute matters
- ✓ Inheritance Tax enquiries
- ✓ COP8 enquiries
- ✓ National Minimum Wage pre-dispute matters
- ✓ Gift Aid cover
- ✓ Interventions
- ✓ Requests for information
- ✓ Capital Gains Tax
- ✓ Late return cover
- ✓ Stamp Duty Land Tax

## IR35 insurance

IR35 affects 500,000+ contractors and 60,000 UK businesses, making it one of the biggest issues to affect this sector in a generation.

We have therefore developed our market-leading Survive35 insurance which allows contractors to cover your 'outside' contracts and extensions and, if HMRC subsequently reclassified the engagement as 'inside IR35', we will reimburse unpaid tax and NIC, interest and penalties.

IR35 affects 500,000+  
contractors and 60,000  
UK businesses





# Commitment to growth

## Marketing



We have 250,000+ interactions with SMEs every year which we use to create effective and bespoke marketing content and collateral:



### Explainer videos

We'll provide you with a co-branded explainer video for the professional advice services you choose to offer your members, designed to inform them about the service and add colour to scenarios our services can help with.



### Sales collateral

We can create co-branded sales collateral for you to use with your members in order to summarise key information about the membership. It can be used as marketing material or a sales enablement tool.



### Case studies

We have pulled together a selection of co-branded case studies to display the wide range of sectors who use our professional advice and insurance services to help bring the membership offering to life. You can share these with your members to help promote the membership package.



### Content

We can help you utilise evergreen content opportunities by sharing with you and your members relevant and insightful content from our online thought-leadership publication, 'The Cover'. Additionally, you'll have the opportunity to contribute ideas for discussion at our business editorial committee – we'll then write up the agreed titles.



### EngineRoom+

You can gain access to our digital-first marketing platform which transforms the way you can speak to your members and promote to prospects – boosting connectivity and increasing growth, conversion and cross-sell opportunities.

# Partnerships model



We offer a flexible and sustainable pricing structure that works for you and your customer base, designed to ensure genuine value for money.

For example, the average hourly rate to speak to a solicitor with the level of our team's experience for business legal advice is £330+.

Our pricing structure therefore means your members can make back the price of their yearly membership with one call to the inclusive legal helpline.

## Account management

We know how important service is to ensure you're providing the best benefits package possible to your members.

That's why we prioritise delivering high-quality account management. When partnering with us, you'll receive a dedicated account manager who will work with you to build a bespoke package that speaks to your members and will constantly review the package to recommend improvements.

As part of our account management offering, we also provide our partners with quarterly reports to dive into member insights, enabling you to see how they're utilising their benefits.

## Tiered options



### Group solution

Products and services packaged within the price of membership for all members.



### Self-service solution

Products and services sold on an optional basis to members with an association owning the marketing and fee collection.



### Managed solution

Products and services sold on an optional basis to members with Markel owning the marketing and fee collection.

"I've been a member for a number of years now, I've used a number of the services, including the free legal advice which resolved an issue with a former employee and saved me thousands in legal fees!"

DAWN V, 4 MARCH 2021

# Evidence of value: Testimonials



The best investment a business can make. The investment you make in the membership is returned 10 fold, if not more for small and medium businesses. From a practical day-to-day point of view, there's direct clear guidance through its legal, employment or tax helplines (plus others) which when you're in need would otherwise cost a fortune.

MEMBER OF ONE OF OUR LONG-STANDING PARTNERS

Really handy to know the service is only a phone call away. Gives me confidence moving forwards

ADVICE LINES USER

We joined [member organisation] a week ago and have been impressed by the resources available. I expect to have recovered my initial fee in the use of the H&S policy docs and legal docs. We are also looking forward to getting competitive rates on insurance.

MEMBER OF ONE OF OUR LONG-STANDING PARTNERS

They are a life line to us as a small business that often has employment related solutions to resolve. I like the template letters we receive.

BUSINESS HUB USER

Thank you so much for this information – it has really given me confidence in my approach for my meeting today. I appreciate not only your time but your advice too.

TAX AND VAT HELPLINE USER

I have used the advice line about 6 times in recent years. On each occasion the response has been excellent both in terms of speed of response and quality of advice given. By far the best advice line I have tried.

BUSINESS AND LEGAL ADVICE LINE USER

A	\$25.2bn	\$16.9bn	\$15.5bn	#251
'A' RATED INSURER*	MARKET CAP†	NET ASSETS‡	GWP‡	2025 FORTUNE 500









\*Cover is underwritten by Markel International Insurance Company Limited with financial strength ratings of A (Excellent) from A.M. Best and A (Strong) from S&P Global  
†At 1 July 2025 ‡At 31 December 2024



# Who is Markel?



We provide dedicated solutions for UK SME member associations by building service-led, insurance-backed propositions that stand out in the SME market and provide real value.

			
<b>Nicola Sumner</b> Partnerships Director	<b>Charles Coburn</b> Head of Partnership Development	<b>Paul Bateman</b> Head of Partnerships Account Management	<b>Beverley Bates</b> Advice Services Director
			
<b>Sarah Baker</b> Head of Partnership Operations	<b>Rianda Markram</b> Head of Digital	<b>Jerry Oliver</b> Head of Consulting	<b>Alex Parry</b> Marketing Business Partner – Partnerships

Markel’s commitment to delivering the best member outcomes is unashamedly relentless, and our bespoke membership packages that provide professional advice services and robust insurance solutions is no different.

# MARKEL

All information accurate at the time of production July 2025.

This document is not a policy document and contains only general descriptions. Policyholders must refer to the actual policy issued for the binding terms, conditions and exclusions of cover.

Markel (UK) Limited is an appointed representative of Markel International Insurance Company Limited (Reference number: 202570), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

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Calls from a landline will be charged at your local rate. Calls from mobile phones are charged at your local rates in accordance with your tariff.

