

Markel Specialty Commercial's insurance products and services are offered through Markel Specialty, a business division of Markel Service Incorporated. Policies are written by one or more Markel insurance companies. Terms and conditions for rate and coverage may vary. Coverage availability varies by state.

Policy and terms are only briefly outlined in this brochure. For complete details, refer to the policy.

Protecting your business is our business

Insurance for dance schools



Are you protected? Get an insurance quote online today!

Contact Markel Sports & Fitness

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Not all dance insurance programs are created equal.

What differentiates one dance insurance program from another? Before you choose, ask yourself these questions:

- Does the program provide the coverage you need to fully protect your school?
- Does the company's claims team have experience handling highly emotional claims involving children?
- Does the company have risk management experts who can help you make your school safer?
- Is the company recognized for its financial stability and claims paying ability?

Markel offers comprehensive liability and property coverage for dance schools that teach the following:

- Ballet
- Jazz
- Tap
- Creative movement and/or baton
- Hip hop
- Modern dance
- Traditional dance

You need insurance because it protects you from financial loss.

What happens if you have a property loss, such as a broken water pipe that ruins your dance floor, or a liability loss, such as when a dancer is injured and sues you for negligence?

If you don't have dance insurance, you have to pay for losses out of your own pocket. Paying to replace a floor is bad enough, but paying for a liability loss is even more expensive. Consider there are legal fees, in addition to costs for the damages (if you lose the case). Liability cases can cost hundreds of thousands of dollars, so it's crucial to have liability insurance.

Coverages

General liability

A must for all dance schools, general liability insurance protects you if you are sued by someone who claims that you caused their physical injury or damaged their property. You can choose the level of general liability protection you need:

- \$500,000 per occurrence/\$1.5 million aggregate*
- \$1 million per occurrence/\$3 million aggregate*
- Abuse and molestation \$100,000 per occurrence/\$200,000 aggregate*

Umbrella liability

Umbrella liability provides extra protection for catastrophic events. Umbrella liability goes into effect after you've exceeded the limits of your general liability insurance. We offer limits up to \$5 million.

Excess accident medical

Excess accident medical insurance will pay students' medical bills if they are injured at your school or during activities you sponsor and have no insurance of their own, or their bills exceed what their insurance pays. You can think of excess accident medical insurance as a goodwill gesture-by paying a student's medical bills now, you may be able to avoid a lawsuit later.

Note: Accident medical insurance is a minimum earned premium policy. The minimum earned premium is \$350. In the event you should cancel your policy before its expiration date, we will retain the minimum earned premium and return any unearned premium based on the length of time the policy was in force.

*Per occurrence is the maximum amount paid on a covered individual claim; aggregate is the maximum amount paid on all covered claims combined, within the policy period.

Property coverage

- **Buildings:** Protects your building for covered cause of loss whether you own or rent.
- **Business income:** If your school is temporarily closed due to a covered loss, this insurance covers your lost income and continuing expenses.
- **Business personal property:** Protects your office furniture and fixtures if they are damaged by a covered cause of loss.
- **Systems breakdown:** Protects you when any mechanical, electrical, or pressure system breaks down for which you have an insurable interest. This includes heating and air conditioning systems, computers, boilers, refrigerators, hot water heaters, and telephone systems.

Crime

Covers employee dishonesty, theft of money and securities, and forgery.

Are you protected?

Markel is committed to providing the tools you need to help keep safety first. The right safety program can keep minor upsets from turning into major mishaps. Visit our online resource, www.riskmanagementlibrary.com, full of information, pointers, and guidelines for maintaining a safer environment to help avoid accidents and potential claims while controlling costs at the same time.

