Once you’ve reduced the device shape to the required size, add 3mm bleed to the top of the shape before making the clipping mask.

markelinsurance.com/educational-services

About Markel — Markel North American Group is a group of subsidiaries of Markel Corporation, a Fortune 500 company. Coverage is provided by one or more of the insurance companies in the Markel North American Group, and policyholder services are provided by the underwriting manager, Markel Service Incorporated, a nationally licensed insurance producer (NIPR number 27585). Markel Service Incorporated’s division, Markel Specialty offers both commercial and personal lines products. Insurance carrier, coverage, dividends and services availability may vary by state.
Liability coverages

General liability insurance generally protects you if you are sued by someone who claims you caused their physical injury or damaged their property. Your policy coverage may pay the costs associated with defending you, even if the allegations are false, frivolous, or groundless.

We offer limits up to $1 million per occurrence/$3 million aggregate. Your policy may pay for each covered claim up to an aggregate maximum, depending on the amount of coverage you purchase for all covered claims combined.

* Limits up to $2 million per occurrence/$4 million aggregate for tutoring/enrichment programs.

We also offer hard-to-find liability coverages such as:

- Abuse and molestation: A critical coverage for hypersensitive situations. Our claims staff has expertise in handling these types of claims and is empathetic to the needs of all parties involved.
- Professional liability: This coverage addresses the need of teachers and educational vendors to provide professional services without fear of devastating lawsuits, defense costs, and judgments. Without it, you could end up footing the bill alone.
- Corporal punishment
- Child abduction
- Employee benefits liability
- Volunteers as insureds

Umbrella liability insurance generally provides additional coverage when your general liability, auto liability, and employer’s liability limits are exhausted.

Property coverage*

Whether you own your building or if you are a tenant, you need property insurance to protect you from losses which may be caused by fire, windstorm, burglary, vandalism, or frozen pipes.*

Accident medical insurance*

Student accident insurance generally covers students’ medical bills if they are injured at your facility during sponsored events.

Commercial automobile insurance*

Automobile insurance generally provides liability and physical damage coverage for owned, leased, non-owned, and hired automobiles (such as vans, pickups, and buses) used at your school. Limits up to $1 million available. An extension endorsement is available for broader auto protection.

Workers compensation coverage*

A workers compensation policy generally covers expenses resulting from on-the-job injuries including:

- Lost wages and benefits
- Medical care and rehabilitation services

Other coverages*

Crime and fidelity coverage generally protects you from employee theft, theft of money or securities, and forgery or alteration

Inland marine insurance generally covers valuable papers, computer systems, signs, property off premises, and miscellaneous articles of equipment.

*Not all coverages available in all jurisdictions. Policy terms and conditions vary.

The Markel Specialty difference

- Experience and stability you expect from an insurance company.
- Professional, experienced, in-house claims team that, when an incident occurs, handle your claim promptly and tactfully.
- A loss prevention team that offers services specific to your industry to help reduce claims.

As an educational professional, you know how to manage your business.

But do you know how you would manage if you, your business, or one of your employees was faced with a huge lawsuit? Or if there was a fire? Or theft? Or a claim of abuse or molestation?

We have been protecting businesses like yours for decades, and in that time, have developed an understanding of the unique risks and exposures you face. Our experience has enabled us to develop the most complete portfolio of insurance coverage available today. Best of all, our flexible coverages can be customized to give you the protection you need at a price you can afford.

Markel Specialty’s educational services insurance program has procured comprehensive coverage for many different educational facilities including:

- Music schools
- Computer programming/training
- Tutoring and test prep (SAT, ACT)
- Robotics
- S.T.E.M. or S.T.E.A.M. educational enrichment programs
- Montessori/Waldorf K-12
- Charm/finishing/etiquette schools
- Photography