# Workers compensation

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# Appetite

#### Contractors

- Carpet cleaners
- Landscapers
- Electrical contractors
- and more!

#### **Convenience and grocery**

- Convenience food stores
- Grocery stores
- Supermarkets
- and more!

#### Medical offices

- Chiropractors
- Dentists
- Doctors
- and more!

#### Office and professional services

- Accountants
- Consulting firms
- Office-based businesses
- and more!

#### **Processing and services**

- Barber shops and beauty salons
- Shoe repair
- Tailors
- and more!

#### Restaurants and eateries

- Casual dining restaurants
- Cafes
- Sandwich shops
- and more!

#### Retail

- Clothing stores
- Gift shops
- Florists
- and more!

#### Wholesale and distribution

- Distributors of:
  - Appliances
  - Baked goods
  - Hardware
  - and more!

## Not a market for:

- 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
- Accounts with a lapse of coverage in the last 90 days
- General contractor's license/home builder's license
- Backdating of policies
- 24-hour retail operations
- Assisted living facilities

#### Coverages

A workers compensation insurance policy ensures that your injured worker's medical and financial needs are met. Workers compensation insurance also protects your business by transferring risk to an insurance provider.

A Markel Specialty workers compensation policy covers expenses resulting from on-the-job injuries. As long as the injury occurs during the normal scope of job duties, workers compensation insurance benefits, such as lost-time payments and medical and rehabilitative services, are applicable including:

- Lost wages and benefits
- Medical care and rehabilitation services
- Legal representation and compliance services

Your Markel Specialty workers compensation policy also includes access to medical case managers. They will handle the claim for you and coordinate return-to-work and lightduty programs that control costs.

### **State availability**

Available in all states except Idaho, Montana, New York, North Dakota, Ohio, Oregon, Washington, Washington D.C., and Wyoming. More state availability to come.

Start your submission today in mPortal – **portal.markelinsurance.com** Find your underwriter at **markelinsurance.com/contacts** 



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