Workers compensation

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Workers compensation

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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