Markel Specialty specializes in providing insurance products for a variety of niche markets. Working with retail agents across the United States, our experienced underwriters know the risks your clients face and can craft coverage to meet their unique needs.

Programs*
- Camps and youth recreation
- Child care centers
- Health clubs
- Horse and farm
- Investment advisors
- Lawn care
- Medical transportation
- Museums and fine arts
- Outdoor programs
- Pest control
- Program administrator business
- Schools (private, charter, professional)
- Small business workers’ compensation
- Social services
- Special risk accident
- Sports and fitness
- Student accident
- Tuition refund
- Wineries and vineyards

General coverages
- Accident medical
- Commercial auto
- Crime
- General liability
- Inland marine
- Property
- Umbrella
- Workers’ compensation

*Coverage and limits can vary by state and program.
### Health clubs

**Target classes**
- Traditional health clubs
- 24/7 key access clubs
- Franchise operations
- Spin classes
- Pilates
- Zumba
- Yoga
- Cross fit - affiliate members/minimum level 1 and 2 certifications
- Personal training studios
- Incidental exposures – spa, martial arts, racquetball, tennis, squash, basketball, rock walls, retail/snack bars/ juice bars

**Ineligible classes**
- Boxing/mixed martial arts
- Standalone swim clubs
- After school programs (unless in conjunction with a health facility)
- Medical health clinics or risk catering to rehab of injured/ill. Rehab membership greater than 20%. Employed medical professionals
- Parkour gyms
- Standalone swim raquet/tennis clubs

### Horse and farm

**Target classes**
- Boarding, breeding, training, and racing facilities
- Commercial horse operations
- Farriers/blacksmiths
- Horse associations/clubs
- Horse farms and ranches
- Horse shows and rodeos
- Private horse owners
- Riding instructors and horse trainers
- Show animal clubs

**Ineligible classes**
- At-risk youth programs
- Aqua farming (fish, oyster)
- Creameries
- Hogs
- Petting zoos
- Poultry/dairy farms
- Primary pony/trail ride operations
- Processing/packaging
- Rehabilitation/vet operations
- Rescue/adoption operations
- Rough stock rodeo activities
- Slaughtering/manufacturing
- Vaulting activities

### Investment advisors

**E&O and D&O on a surplus lines basis**

**Target classes**
- Asset managers
- Divorce financial consultants
- Financial planners
- Registered investment advisors (RIAs)
- Independent investment advisory representatives (IARs)

**Ineligible classes**
- Banking
- Fund managers (i.e. hedge funds, mutual funds, private funds, real estate funds)
- Investment banking
- Loan originators
- Real estate agents

### Lawn care

**Target classes**
- Mowing, edging, and pest/weed treatment lawn operations
- Tree trimming and pruning
- Tree/shrub/flower planting
- Light landscaping/hardscape installation (flower bed edging, sidewalks, etc.)

**Ineligible classes**
- Arborists/tree removal over 15 feet in height
- Stump grinding
- Snow and ice removal over 10% of total gross sales
- Landscapers involved in hardscape installation, excavation, building retaining wall
- Crop spraying or any agricultural related spraying
- Aerial spraying
- Landscape architecture and design
- Greenhouse or nursery operations

### Medical transportation

**Target classes**
- Emergency and non-emergency hospital fleets, including ambulances, passenger vans, executive vehicles, tractor/trailer units used for mobile mammography or other types of testing
- Private, for-profit emergency ambulance services

**Ineligible classes**
- Paratransit
Outdoor programs

Target classes
- Fishing and hunting lodges/plantations
- Rod and gun clubs/fly fishing clubs

Ineligible classes
- Blue water (ocean) activities
- Dude ranches
- Leased land used for hunting/fishing (owner interest)
- Public target ranges
- Rock climbing/rapelling/whitewater activities

Pest control

Target classes
- General spraying
- Lawn and ornamental
- Structural fumigation
- Termite control

Ineligible classes
- Crop spraying
- Home inspectors

Social services (nonprofits specializing in human services)

Target classes
- Alternative education/schooling
- Boys & Girls Clubs
- Child welfare organizations
- Counseling services and hotlines
- Developmentally disabled programs
- Food banks
- Foster care agencies
- Free clinics
- Group homes (adults and children)
- Nature centers
- Residential care facilities (adults and children)
- Sheltered/handicapped workshops
- Shelters (battered women, emergency, runaway)
- Substance abuse recovery facilities

Ineligible classes
- Adoption agencies
- Big Brothers Big Sisters
- Home companion care
- Skilled nursing facilities
- Urgent care medical facilities

Sports and fitness

Target classes
- Athletic associations
- Competitive cheerleading gyms that follow USASF rules
- Dance schools
- Independent sports leagues
- Individual sports teams
- Local and regional sports associations
- Martial arts schools
- Sports camps and clinics
- USA Gymnastics (USAG) certified gymnastics schools

Ineligible classes
- BMX/mountain biking
- Competition organizers or sponsors
- Dance/social clubs
- Extreme sports (skate/snowboarding)
- High school, college, adult, or community cheerleading teams
- Parkour, circus arts, trampoline-only schools
- Rugby
- Schools with over 50% mixed martial arts (MMA)
- Wrestling (above age 15)
Student accident

Target classes
- K-12 schools, public and private
- Boarding schools
- Charter schools
- Colleges and universities
- Intercollegiate sports
- Interscholastic sports

Ineligible classes
- Accounts with sickness coverage
- Division I intercollegiate sports

Tuition refund

Target classes
- Private schools
- Day schools
- Resident schools

Ineligible classes
- Public schools
- Unlicensed in-home child care

Wineries and vineyards

Target classes
- Bonded wineries with or without vineyards
- Farm vineyards/orchards
- Custom crush facilities
- Farm exposures including owner occupied dwelling and personal liability
- Small to medium sized accounts

Ineligible classes
- Wine distributors/warehouses
- Liquor stores (selling and serving alcohol to others)
- Primary restaurants
- New ventures
- Wine bars
- Wine schools
- Primary event centers or lodging

Program administrator business

Available programs
- Alaskan General
- CosmeticProtect
- Equipment maintenance program
- Fidelity/crime
- Independent tow truck operators
- Motorsports participant accident
- Texas non-subscriber

Small business workers’ compensation

Workers’ compensation insurance for small-to-medium size businesses. Available in 37 states. Separate appointment required.

Insurance Divisions

Markel Corporation
markelcorp.com
NYSE - MKL

Specialty Divisions

Markel Specialty - Programs
markelinsurance.com
800-431-1270
eservice@markelcorp.com

Markel Specialty
markelinsurance.com

Wholesale

Markel Global Insurance

Markel Global Reinsurance

Markel International

Markel Personal Lines
markelmarine.com • markelinsuresfun.com
800-236-2862
maicmarketing@markelcorp.com

Markel FirstComp
firstcomp.com
888-500-3344
customerservice@firstcomp.com

Markel Carrier Alliance
markelcarrieralliance.com
312-258-3354
mjoyce@markelcorp.com

Markel Programs
markelprograms.com
800-431-1270
eservice@markelcorp.com

Markel Corporation (NYSE – MKL) is the holding company for a number of insurance and investment operations around the world. Based in Richmond, Virginia, and founded in 1930, Markel is organized around five insurance segments offering unique solutions for standard and hard-to-place risk challenges.