

Markel.

www.uk.markel.com





Protecting our customers, providing peace of mind and creating certainty is at the heart of what we do. We seek to know our customers' needs and provide them with a unique range of services with market-leading covers at their core.

Market UK is a specialist insurer and part of a financially strong 'A' rated company, serving regional brokers and UK SMEs.

We have developed one of the UK's first integrated portfolios of insurance, tax and legal services aimed at SMEs.

We are committed to building strong, long-lasting relationships, and we value our ability to provide our customers with local knowledge and a physical presence in their local regions.

Expect more from your insurance partner



Sector specialists – we deliver a range of bespoke and carefully designed products that are specifically tailored to meet the needs of each sector. This provides comfort and protection so it allows our customers to focus on growing their businesses.



In-house claims team – our expert claims team is focused, nimble and will aim to manage any claim fairly and efficiently.



Local support – our insurance products are underwritten by local underwriters who use their expert knowledge of specialist sectors throughout the UK to deliver a first-class service.



Innovative online portals – benefit from our unique online portals, including Engine Room, a broker marketing portal, as well as dedicated portals to assist customers promoting their business.



Value added services – we offer a range of exclusive services for customers which provide specialist advice and professional help from industry experts.



Niche capabilities – through the acquisitions of highly respected businesses, we are in a strong position to support our customers' growth plans. These capabilities span across: insurance, law, tax, funding, and specialist consultancy services.



E-trading – we have an intuitive and easy-to-use online e-trading system for our brokers.

By focusing our energies on specific sectors for over 25 years, we have both the experience and insight into long-term risk performance. This enables us to provide competitive and sustainable pricing for customers of all shapes and sizes.



Care

We provide package policies for care providers, charities, social enterprises, and not-for-profit organisations. We also specialise in more challenging risks involving the care and support of vulnerable and disadvantaged people.

- We accommodate the vast majority of risks within the sector and pride ourselves on the ability to offer solutions for the tougher, more challenging elements
- Offer a full range of third party and management liability covers in a single policy
- Cover for grey areas including: abuse, breach of professional duty, medical malpractice, and volunteers
- Includes specialist care and health consultancy service for customers
- Legal expenses insurance available as part of this policy



Charities and community groups

Based on the social welfare policy, this product is ideal for charities and community groups with under £1m income and building exposures. This can include a host of different activities from garden clubs and drama groups to support groups and local interest organisations.

- The efficiency of our broker e-trading platform enables us to offer minimum affordable premiums from just £85 on public liability and employers liability
- Flexibility to choose from separate sections of cover to tailor a policy to suit individual requirements and budgets
- Access available via the broker e-trading system



Technology and communications

We have written policies for the IT sector since 1990 and have the experience to keep it simple, while also being able to look at risks with more complex or bespoke requirements.

We have an in-depth knowledge of modern day practices in the technology and communication sector. Our policy has been created for the needs of technology companies of all sizes and self-employed contractors.

- Cover includes breach of contract or professional duty, negligence, and outstanding fees. Mitigation of working with a number of innovative businesses allows us to identify a range of risks, ensuring we can provide tailored protection
- Our policy allows customers to buy separate public liability and cyber coverage, ensuring any overlap in these areas are catered for by one insurer



Creative and media

The risks facing media professionals and companies are challenging. The sector has grown and evolved rapidly. The expansion of digital and social media marketing and publishing has changed how content is distributed and paid for.

We have been successfully underwriting risks in the sector for over 25 years, so we have a deep understanding of the exposures that creative and media companies face.

Our specialist sectors



Professional risks

Our specialist professional indemnity policies provide comprehensive protection for a broad range of trades and professions.

- All classes are considered (excluding solicitors, IFAs and traditional surveyors involved in survey and valuation work)
- Broad appetite, from standard to more challenging risks
- Policies are designed and tailored to specific professions
- Additional liability and office covers can be added on to the same policy
- Most classes are available via broker e-trading system



Management risks

Comprehensive cover for Directors and Officers (D&O), entity and employment law providing protection for a number of risks under one policy.

- Most sectors are considered, including 'non-standard' risks such as management buy-outs and new start-ups
- No shareholder exclusion on the majority of D&O policies
- Entity defence includes breach of contract, corporate manslaughter and tax investigation
- No TUPE exclusion on ELP policy (employer helpline must be used)
- Available via broker e-trading system



Biomedical and life sciences

A comprehensive specialist product that caters for the commercial insurance needs of companies within the biomedical and life science sectors.

Pharmaceutical, biotechnology, medical device, food supplements, laboratory instruments and equipment industries can all be considered.

- Cover from start-ups through to global distribution
- Research and development, clinical trials and professional liability covers available
- Contractual liability and efficacy cover provided
- Specialist asset protection: controlled environments and contamination
- Flexibility in meeting clients' bespoke needs



Cosmetics

We offer a specialist insurance solution for UK based cosmetics manufacturers and companies. This supports the development of their products in the following sectors: skincare, hair care, toiletries, make-up, perfumes, and fragrances.



Vitamins and food supplements

Specialist insurance designed for companies that manufacture or distribute vitamins, supplements, minerals, sports nutrition and homeopathic and herbal remedies. We provide a commercial combined product designed specifically for the needs of the sector including liability, management risks and property damage.



Cyber risks

Cyber risks cover for organisations that rely on technology, data security and the internet.

- Available as a standalone product or as part of the following Market policies: professional risks, social welfare, care and charity risks, biomedical and life sciences risks
- Cover includes both cyber liability and first party covers for data protection, cyber risks and network interruption
- The cover includes an integrated claims response and a cyber risk helpline that's provided by experts



In addition to insurance cover, our policyholders benefit from immediate access to a range of services, which provide practical advice and professional help from industry experts.



Care and health consultancy

Care policyholders are entitled to input from our specialist in-house care and health consultants. Specific support can include policy and procedure reviews, assistance with tenders, complying with regulation, and preparing for regulatory visits.



Collateral warranty review service

Construction policyholders* can save money on legal bills by using our fast and efficient collateral warranty review service, provided on our behalf by Clyde & Co LLP. There are no restrictions on frequency of use.



Cyber risks helpline

Cyber risks policyholders have access to a helpline provided by specialist solicitors DAC Beachcroft and information security experts NCC Group.



Debt recovery helpline

Technology and communications, and creative and media policyholders can access our debt recovery helpline, provided by DWF LLP, to obtain specialist legal guidance and support on debt recovery issues.



Employer helpline and assistance

Employment law protection policyholders can access our employer helpline provided by our in-house employment law specialists.



PR crisis management**

Specified policyholders have access to specialist public relations advice to manage adverse press coverage should certain claims situations arise.

* Construction policyholders include: design and build, architects, and engineers and surveyors.

** PR crisis management is available exclusively with the following sections of cover: Directors and Officers, entity defence and cyber, or the following policies: care, charities and community groups, technology and communications and not-for-profit management liability, and creative and media.

Innovative online portals



Broker e-trading

Trade online using our intuitive and easy-to-use online system. Brokers can access the e-trading system via www.uk.markel.com

- Quote and bind in an instant
- New business and renewals
- Store, retrieve and update quotes
- Intuitive, easy-to-use system
- Risk profile based
- Regional teams for new business referral
- No need for proposal forms
- Instant documentation
- Flexible indemnity limits (£100k to £5m*)
- Pro-rata period of insurance available
- Cross selling opportunities

* Subject to trade activity



Engine room

Our broker marketing portal offers sector-specific content and resources that can be harnessed as communication tools. Brokers can utilise this dynamic campaign builder and social media share functionality to maintain regular communication with both existing and potential clients.



Specialist claims team



Specialist claims team

Our expert claims team is on hand to ensure that claims are dealt with fairly and swiftly, ensuring that any disruption to our customers' businesses and lives is kept to a minimum.

We want to be recognised as 'the most customer-focused, nimble and value-adding claims team in the market'. We give our insureds the sort of service they want. We combine intelligence, professionalism and experience so we can adopt an approach that is tailored to the needs of each claim.

We are here to pay claims and we do so in a way that is fast, efficient and creative. We understand that our customers rely on us to protect their business, so we are always looking for better and faster ways to deal with claims.



Through our insurance products, our customers have access to our legal and tax services, providing a complete solution to their wider business needs and goals.

We can assist you to maximise tax and funding opportunities that you may not be fully aware of, as well as provide you with business and legal expertise 24/7, 365 days a year.



Legal services

Our customers have direct access to Markel Law LLP, an award-winning* legal business with over 50 in-house solicitors and barristers.

Our customers and business partners comprise businesses, high net worth individuals, and associations and organisations across a diverse spectrum of industries.

We can guide, support, defend, and protect through a range of legal services:

- | | |
|--|--|
|  Business and commercial advice |  Employment and HR advice |
|  Business and regulatory crime |  Employment disputes |
|  Business start-up |  Fostering |
|  Care |  Health and safety |
|  Commercial property |  Motoring and haulage |
|  Cyber and data protection |  Professional discipline and misconduct |
|  Disputes |  Trading standards |

*Highly Commended in the Law Society Excellence Awards 2017

Expect more from your insurance partner



Business and legal helpline

Customers have unlimited access to Market Law's 24/7 365 business and legal helpline that is staffed by more than 40 qualified solicitors who are experienced in dealing with matters that affect businesses daily.



200,000
calls per year



50+
solicitors



300+
different insured
schemes



Legal expenses insurance

We are amongst the market leaders in the provision of legal expenses to the UK business and professional community, providing financial protection in the event of a legal dispute.

We provide the complete solution with a range of easily tailored, easily understood and easily afforded insured and additional legal services. Putting such cover in place offers peace of mind and cost certainty should pursuing legal action become necessary.

We have a proud reputation for technical excellence and product innovation, through both our before the event and after the event insurance services.



Before the event insurance (BTE): financial protection in case a legal dispute

Through our BTE insurance we support: brokers, MGAs, trade or member organisations, HR consultants, health and safety consultants, and delegated authorities. Our specialisms include: care, property owners, schools, farms and estates, haulage, construction, fitness to practice, and affinities.

We tailor all aspects of each policy specifically to the individual risk and have a history of delivering success. At the heart of what we offer is our business and legal helpline, staffed by our in-house solicitors and barristers.



After the event insurance (ATE): financial protection against the risk of losing a legal action

We provide insurance solutions for civil litigation risks through a strong network of 700 commercial law firms. Our products include scheme-based solutions, such as commercial litigation, personal injury, clinical negligence, and catastrophic injury.

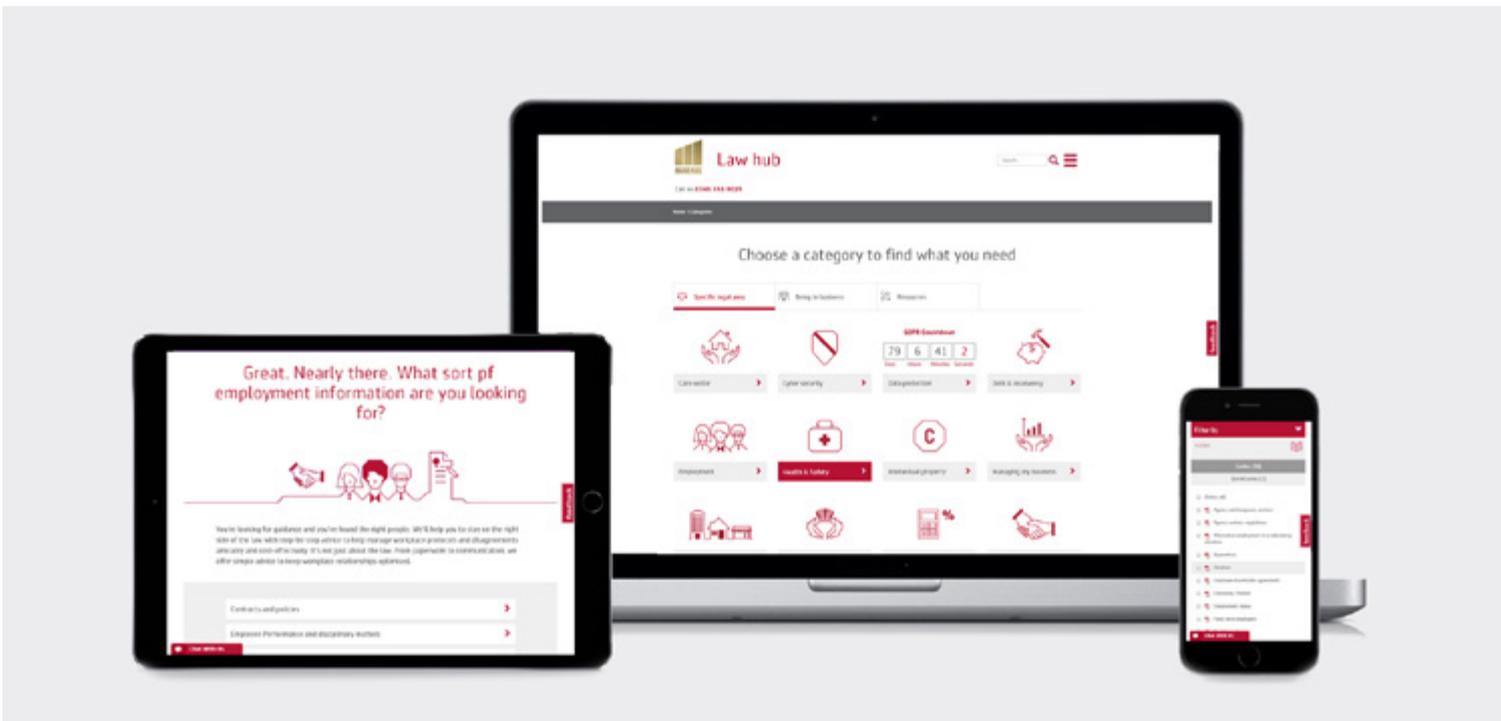
In excess of 400-member law firms utilise our scheme-based products and the average claim life cycle is 25 days.



Law Hub

There are 380+ guides, 730+ legal documents and 310+ useful links to choose from on the Law Hub. This enables our customers to take their first steps towards being on top of the law and running their business with confidence.

Customers will have access to templates and tools, and stay updated with regular newsletters and blogs highlighting the latest legal events relevant to their business.



March 2016
Launch of our
Law Hub



450,000+
documents
downloaded



27,000+
users



Try it out for yourself today by contacting lawhub@markel.com for a trial user ID and password.



Tax consultancy

We have a dedicated in-house team of over 60 experts including chartered accountants, chartered tax advisers, ex-HMRC inspectors, and technical staff educated to PhD level. They are all available to help our customers identify potential tax planning opportunities and source appropriate funding to grow their businesses.

Our specialist tax services include:

- R&D tax relief
- Patent Box
- Funding
- Capital allowances
- Status and CIS protections
- IHT, Trusts and Estate planning
- Property tax
- Tax for entrepreneurs and corporates
- Employment tax and share schemes
- Business and IP valuations
- Tax investigations
- International tax
- Personal tax
- VAT support

We are also able to support customers who have international tax concerns. We are part of an international network of tax specialists with access to tax consultants in over 30 countries around the globe.



Our R&D specialists secured over £40million in R&D tax relief for UK businesses in 2018.



Our Funding specialists raised over £10.5million for UK businesses in 2017.



TaxDesk

Our TaxDesk helpline offers a range of high level, complex tax advice with direct access to specialist tax consultants who have many years' experience answering tax queries.

TaxDesk is available to both our customers and their accountants who are entitled to a 25% discount on all calls. Our calls are normally charged at £60 plus VAT for the first 12 minutes and £30 for each additional 6 minutes or part thereof.



Contractor insurance

We have over 40 years' experience of UK contractor insurance and provide specialist insurance for contractors, trade associations and affinity groups, across the electrical and building services sectors and other specialist construction professionals.



Fee protection insurance

We are one of the UK's leading providers of fee protection insurance services, offering defence cover to over 750,000 UK businesses and individuals in the event of an HMRC tax enquiry. We offer cover by partnering with over 2,500 accountancy practices. Should our customers become the focus of an HMRC enquiry, for either an aspect or full enquiry, we will cover the cost of their accountancy defence fees up to £125,000.



Why risk going anywhere else?

Global brand, local reach

We are the UK division of Markel International's national markets operation. Markel International is the London-based subsidiary of Markel Corporation, a leading name in insurance since 1930. Our products are underwritten on behalf of Markel International Insurance Company Limited by local development underwriters who deliver a first-class service and unrivalled knowledge of specialist sectors throughout the UK.

Markel Corporation

 \$14.3bn MARKET CAP*	 #464 FORTUNE 500	 \$7.9bn GROSS WRITTEN PREMIUM**	 \$33.3bn TOTAL ASSETS**
 15,600 EMPLOYEES			77 OFFICES 20 COUNTRIES

*At 19 Feb 2019 **At 31 December 2018

Financial strength rating

MARKEL INTERNATIONAL
INSURANCE COMPANY LIMITED

A (STRONG) STANDARD & POOR'S	A (EXCELLENT) A.M. BEST
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0345 351 2600
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All information accurate at the time of production April 2019.

This document is not a policy document and contains only general descriptions. Policyholders must refer to the actual policy issued for the binding terms, conditions and exclusions of cover.

Markel (UK) Limited is an appointed representative of Markel International Insurance Company Limited (Reference number: 202570), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Registered Office: 20 Fenchurch Street, London, EC3M 3AZ. Registered in England No. 2430992.

Calls from a landline will be charged at your local rate. Calls from mobile phones are charged at your local rates in accordance with your tariff.

