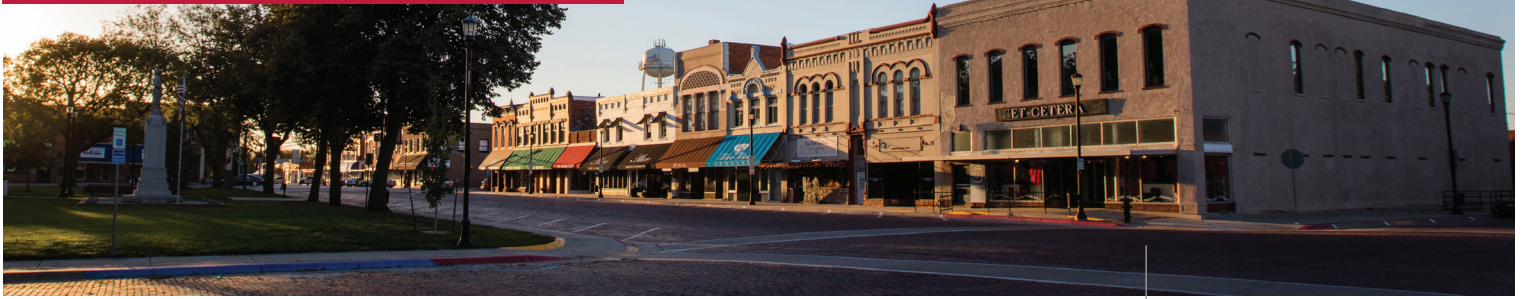


# Markel<sup>®</sup> EssentialBOP

Insuring America's Small Business<sup>®</sup>



## EssentialBOP highlights

### 3 levels of coverage

Base level available for all insureds.

**Essential**

**Essential +1**  
(additional \$100)

**Essential +2**  
(additional \$200)

### Maximums

**5 locations**

maximum 5 locations

**\$7.5 million**

aggregate total insured value  
(TIV) with no location over \$4.5m

### Ease of doing business

**70%**

auto-decision on  
submitted policies with no  
underwriting referral\*

- **Instant quote**
- **Same day** turnaround time
- **Direct access to underwriter** via online message board

### 1 commission statement

for EssentialBOP and workers compensation policies

### 1 bill for EssentialBOP

and workers compensation policies

### Low minimum premiums

**\$500**

minimum premium for  
non-contracting class codes

**\$650**

minimum premium for  
contracting class codes

### Umbrella

**\$500 per million**

**Umbrella policy available starting at \$500 per million.** Certain class codes apply. Contact your sales manager for more information.

### Discounts

**10% Multi-policy discount\*\***

to the EssentialBOP policy when workers compensation policy is bound.  
Policies must have a common FEIN

## New coverages and increased limits!




### Utility services - direct damage and time element

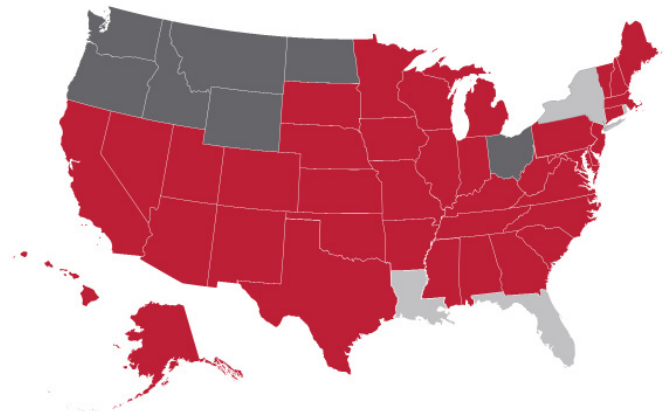
- Limits are \$2500 for both coverages
- Both coverages are bundled together
- Not available in CA, CO, TX, and WA or for florists or restaurants

### Water backup limits increased up to \$50,000

- Not available in CA, CO, and WA

## Where we offer BOP and workers compensation

-  Workers compensation and EssentialBOP coverage
-  Workers compensation only coverage
-  EssentialBOP only coverage



EssentialBOP and workers compensation availability as of 2/19/21.

## Submit, quote, and bind quickly and easily

**EssentialBOP** is there to grow with the needs of your client with three levels of coverage and flexible payment options. Submit, quote, and bind quickly and easily through mPortal at [account.markel.com](http://account.markel.com).

Find your underwriter at [markel.insurance.com/contacts](http://markel.insurance.com/contacts).



[markelinsurance.com/small-business](http://markelinsurance.com/small-business)



+1.888.500.3344

\*Data based on inforce nationwide BOP premium from 1/1/18-2/8/19 from all Markel Specialty Commercial insuring companies.

\*\*Multi-policy discount not applicable to Equipment Breakdown Protection and Employee Practices Liability Insurance endorsements.



# EssentialBOP provides coverage for many small businesses, including:

## Retail



### Eligible

- Beauty supply stores
- Bicycle shops
- Books and magazine stores
- Candy stores
- Clothing stores
- Florists
- Gift shops
- Jewelry stores
- Musical instrument stores

### Not a market for

- Auto parts stores
- Gun stores
- Hardware stores with equipment rental
- Pet stores

## Grocery



### Eligible

- Grocery stores and supermarkets
- Retail sale of limited amounts of canned goods, dairy products, prepackaged meats, and incidental grocery items

### Not a market for

- 24 hour operations
- Alcohol sales exceeding 25%
- Auto service or repairs
- Gasoline, propane, or kerosene filling operations
- Repackaged or relabeled food sales

## Personal care



### Eligible

- Barber shops
- Beauty parlors
- Nail salons

### Not a market for

- Eyebrow/eyelash threading, curling, or extending
- Tanning
- Tattooing
- Hair removal/implanting
- Chemical application, invasive surgical or needle based procedures

## Processing and services



### Eligible

- Copy stores
- Engravers
- Jewelry repair
- Mailbox and packaging
- Photographers
- Shoe repair
- Tailors

### Not a market for

- Funeral homes
- Dental laboratories
- Laundry and dry cleaners
- Pharmacies
- Taxidermy

## Office/professional services



### Eligible

- Accountants/bookkeepers\*
- Advertising agents\*
- Consulting firms\*
- Insurance agents
- Interior decorators\*
- Ticket agencies\*
- Title agents
- Travel agents\*

### Not a market for

- Real estate agents
- Detective agencies
- Political campaigns

\*Pair with our Miscellaneous errors and omissions coverage

## Restaurants and eateries



### Eligible

- Bakeries
- Cafés
- Casual dining restaurants
- Delis
- Donut and bagel shops
- Ice cream and yogurt shops
- Sandwich shops

### Not a market for

- National franchises
- Establishments with more than 25% sale of alcohol
- Operations with more than two fryer baskets
- Seasonal establishments – if closed for more than 30 consecutive days

## Medical offices



### Eligible

- Chiropractors
- Dentists
- Optometrists
- Physical therapists
- Psychologists

### Not a market for

- Offices without professional liability coverage in place
- Emergency rooms/Hospitals
- Veterinarians

## Wholesale and distribution



### Eligible

- Appliance distributors
- Barber or beauty shop supply distributors
- Floral distributors
- Floor covering distributors
- Hardware distributors

### Not a market for

- Auto parts distributors
- Food distributors
- Manufacturers representatives
- Material alterations to manufacturing
- Meat distributors
- Outdoor power equipment or power tool rentals distributors
- Tobacco distributors
- Toy distributors

## Contractors\*



### Eligible

- Carpet and rug cleaning
- Electrical work
- Fence erection
- Finish and trim carpentry
- Glaziers
- Landscape gardening and lawn sprinkler installation

### Not a market for

- Applicants subcontracting more than 25% of their work
- Any use of uninsured subcontractors
- Work performed above three stories
- New residential construction on tract home, townhome, and condo projects
- Snow removal

\*Appetite varies by state.