

# Contract binding

## Our underwriters are dialed in.

While markelonline.com has brought efficiencies to writing small commercial business, our underwriters are still here providing flexibility and creative solutions for more complex risks. We're still E&S underwriters, we're just faster now.



Quote Authority: **Agent**



# Contract binding

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## Casualty

- Primary limits up to \$5m/\$5m
- Minimum premiums as low as \$500 for \$1m/\$2m limits

## Construction related classes

- General contractors
- Artisan contractors
- OCPs (27.5% commission)
- Vacant buildings with renovations (27.5% commission)
- Real estate property development
- Project specific policies

## Other target classes

- Lessor's risk
- Warehouses
- Vacant buildings (27.5% commission)
- Vacant land
- Manufacturers and distributors
- Mercantile/retail
- Products liability
- Special events
- Offices

## Coverage enhancements

- Data breach
- Contractors bundle
- Limited product withdrawal
- Hired and non-owned auto
- Employee benefits liability
- Miscellaneous E&O (on select classes)
- Per project aggregate—individual or blanket capped at \$5m
- Per location aggregate—individual or blanket capped at \$5m
- Primary & non-contributory wording—individual or blanket
- Waiver of subrogation—individual or blanket
- Additional insured ISO endorsements including the CG2010, CG2033, CG2037

## Liquor liability (monoline or package)

- Available in all states except AK, AL, DC, IA, and VT
- Limits from \$100k/\$100k to \$1m/\$2m
- Assault & battery coverage follows the general liability

## Target liquor classes

- Convenience stores
- Grocery stores
- Package/liquor stores
- Liquor manufacturers and distributors
- Special events

## Property

- Authority up to \$2m TIV (\$5m for vacants). Referrals considered up to \$5m TIV on other classes.
- Minimum premiums as low as \$300 monoline and \$150 package
- No coinsurance options with underwriter approval
- Equipment breakdown
- Commercial Property Plus coverage enhancement
- Commercial Property Value Plus coverage enhancement

## Target classes

- Builders risk (27.5% commission)
- Vacant buildings (27.5% commission)
- Vacant buildings under renovation (27.5% commission)
- Offices
- Mercantile/retail
- Dwellings

## Inland marine

- Minimum premiums as low as \$500
- Contractors' equipment
- Miscellaneous property floater
- Motor truck cargo
- Authority up to \$500k

## Excess & umbrella

- Minimum premiums as low as \$750 per layer
- Limits up to \$5m
- Over 700 available classes
- Acceptable primary carriers are A-VI or better for GL and auto and B++ for EL

## Submissions

markelonline.com

Policies and all supporting documentation should be sent to the regional e-mail boxes listed below.

midsouth@markelcorp.com

midwest@markelcorp.com

northeast@markelcorp.com

southeast@markelcorp.com

west@markelcorp.com