

Markel Care.

www.markelinternational.ca



Expect

What to **expect** from Markel Care

Our insurance product is aimed at organisations that operate on a for profit or not for profit basis providing services, care, education and support to people in society that have an additional need or requirement.

We have taken time to fully understand the demands that providers face on a daily basis to deliver services to the most vulnerable and at risk people in society. Our deep understanding of the sector has enabled us to provide an insurance and non-insurance offering that addresses the needs of the sector.

Learning from our experience globally, Markel Care will provide:

- Competitive and comparable insurance services – coverage, limits and deductibles
- Specific extensions to general liability relevant to care sector
- Sustainable and long-term pricing
- Packaged account with single point of contact
- Risk management services specific to the care and non-profit sector
- Optional extensions to cover cyber, terrorism, social engineering and legal expenses

What to **expect** from Markel Canada

Markel Canada Limited was established in 1966, with Canadian offices in Toronto, Vancouver and Montreal. We pride ourselves on being a leader in liability with sector specialties. Our educated underwriters work with clients to offer optimal risk management solutions, and our dedicated claims team ensure each claim is handled promptly, professionally and fairly. Your success is our success – that's the Markel Style.

Our parent company, Markel International, is a subsidiary of Markel Corporation, a US-based holding company for insurance and investment operations around the world.

What to **expect** from Markel Claims

We look for better ways to resolve any disputes you may be involved in. We'll do our best to help you reach a good outcome for you/your business and your clients. We're here to pay claims and we do so in a way that is fast, efficient and creative. Our promise is to work fairly, quickly and to communicate clearly.

Our claims service is an active reason for our brokers and their clients to insure with Markel. We work hard to make sure our claims services is of the highest quality.

Markel Care scope of cover



General liability



Abuse (claims-made and occurrence)



Employer liability



Professional liability



Directors and officers



Cyber



Property and business interruption



Crime (social engineering)



Legal expenses



Umbrella and excess liability

Our financial strength ratings

MARKEL INTERNATIONAL INSURANCE COMPANY LIMITED

A
(EXCELLENT)
A.M. BEST

A+
(STRONG)
FITCH

A
(STRONG)
STANDARD & POOR'S

SYNDICATE 3000* / LLOYD'S

A
(EXCELLENT)
A.M. BEST

AA-
(VERY STRONG)
FITCH

A+
(STRONG)
STANDARD & POOR'S

More.

How Markel Care offers **more**

Our team of underwriting and risk-control specialists are deeply knowledgeable through research and first-hand experience from our colleagues and care organizations across the globe.

Our robust book of business is proof of the strong foundation we have built in the area. We offer exceptional broker and client services coupled with competitive coverage and service offerings. Outside of this scope we also offer customized coverage extensions tailored to the unique needs of the Markel Care clientele.

More valuable services for policyholders



Bespoke consulting services tailored to specific needs



Specialist risk control and inspection services



24/7 legal helpline



Exclusive and specialized claims handling



Premium financing

Markel Care extension



Crisis management emergency response expenses

Reimbursement for any crisis to which the insurance applies



Donation assurance

Reimbursement for a failed donation



Identity theft expenses

Reimbursement for identity theft expenses incurred as a result of theft first discovered



Traumatic loss counselling expenses

Reimbursement of counselling expenses after a traumatic loss



Workplace violence counselling

Reimbursement for emotional counselling of your employees

Specialist risk management services from Afirm

- Advice on best practices for care planning
- Guidance on care policy and procedures
- Improve management of risk/quality control system
- Support with difficult complaints and allegations
- Identifying liability and provision of recommendations to reduce potential claims
- Guidance to improve professional care and health practices
- Facilities inspection services including fire and environmental assessments
- Business interruption and continuity planning

Expect

Target business – operating on a for profit or not for profit basis

- ✓ Community food services including food banks
- ✓ Emergency relief and support services
- ✓ Social advocacy services
- ✓ Individual and family counselling and therapy services
- ✓ Fund raising, grant making and charitable trusts
- ✓ Community groups
- ✓ Shelters and refuges
- ✓ Transitional housing
- ✓ Rehabilitation facilities
- ✓ Independent and assisted living communities
- ✓ Mental health care and support services
- ✓ Child and youth support organisations
- ✓ Adult and elderly disability centres
- ✓ Child day care
- ✓ Activity groups for children and youth with disabilities
- ✓ Community centres
- ✓ Special education schools – residential and non residential
- ✓ Vocational training, education and literacy services (not conventional schools and colleges)
- ✓ Homecare
- ✓ Drug and alcohol rehabilitation facilities
- ✓ Development and impairment care facilities

Ineligible classes

- Adoption agencies
- Big brother/big sister organizations
- Foster care
- Long-term care facilities
- Senior care homes
- Low income housing
- Places of worship
- Religious institutions
- Social clubs, fraternities, sororities

Specialist modular cover

The Markel Care policy offers a packaged solution that can be built on a modular basis. As a minimum requirement, general liability must be purchased with additional coverages added thereafter.

With broad cover, many policy benefits and clear policy language, the product contains some of the following insuring clauses within one policy wording:

The Markel Care extension applies to all Markel Care policies.

General Liability – Occurrence – Primary limits available up to \$10M

Abuse (claims-made and occurrence) – Primary limits available up to \$5M

Professional Liability – Claims made – Primary limits available up to \$10M

- Medical malpractice
- Errors and omissions

Directors and Officers Liability including Employment Practices Liability – Claims made – Primary limits available up to \$10M

Cyber extension (1st and 3rd party cover) – limits available up to \$1M

Property and Business Interruption – capacity for insured values up to \$20M

Engineering

Terrorism

Crime – social engineering

Legal Expenses

In addition to the above, and utilising the same risk appetite, we can offer solutions for:

- Umbrella and Excess Liability – limits available up to \$25M
- Excess Abuse (Claims made and occurrence) – limits available up to \$5M

Underwriting approach

The underwriting team at Markel Care take a diligent and thorough approach to underwriting, including the review of regulatory inspection reports, financial performance and loss history. We believe that this approach enables us to firstly offer the most suitable insurance solution for organisations but also ensure that we protect the long-term performance of our portfolio which in turn enables sustainable cover and pricing for your clients.

Utilising our specialist Care consultancy services we are able to review key documents such as abuse protocols to assess the strength of the organisation's risk management and offer guidance as part of the new business or renewal process in terms of recommendations to strengthen processes and procedures. Additional guidance is then made available to insureds by virtue of the **Markel Care consultancy helpline**.

Our preference, wherever possible, is to work from our own Markel Care application form, but we can work from incumbent or alternative insurers applications if relevant to the particular type of client.





We are committed to the care and not for profit sector and believe in building long-term client, broker and insurer relationships.







More.

Examples of how our risk management services have helped care and non-profit organisations





Advise on best practices for care planning

-  **The policy holder** provides residential addiction treatment services.
-  **Support offered:** In order to meet new regulations, the policy holder requested support to ensure their policies and procedures met the new requirements.
-  **Deliverables:** A review of existing policies was completed and recommendations provided to ensure policies were fully compliant.
-  **Outcome:** The organization fully met all policy requirements in their first inspection under the new regulations.

Identifying liability and provision of recommendations to reduce potential claims


-  **The policy holder** is a provider of group homes for individuals with developmental disabilities.
-  **Support offered:** In response to an investigation of alleged abuse by the regulatory body, the policy holder requested a review of their existing systems and processes.
-  **Deliverables:** A full review was completed and recommendations for strengthening their systems provided which were subsequently introduced.
-  **Outcome:** An action plan was created based on the recommendations and accepted by the regulatory body as evidence that appropriate corrective action had been taken.

Guidance to improve professional care and health practices


-  **The policy holder** is a not-for-profit provider delivering services to children, youth, adults and families facing significant challenges to support them to live well in the community.
-  **Support offered:** The policyholder requested support and assistance to strengthen their risk assessment processes to be in line with relevant legislation and standards in the community services system where they worked.
-  **Deliverables:** Risk assessments reviewed and recommendations made and implemented.
-  **Outcome:** The client found the feedback helpful and is in the process of implementing the action plan created based on the recommendations.


How to access the services

As a Markel Care policyholder, your clients are entitled to access the Care Consultancy helpline for a maximum of 8 hours* per policy year**. The simple access process is outlined below:

-  Email to markelcareconsult@afirmservices.com
– request to include name and policy number, including details on guidance areas required

-  Markel Care consultant acknowledges and make appointment within 24 hours

-  Appointment made at mutually convenient date and time

-  Toll-free number provided for call with consultant

Note that once the client has the toll free number they can use the helpline at their choosing until the point at which they have exhausted their inclusive time. Policyholder can request update on time used at any point with either Markel Care or via their insurance broker.

*Eight hours includes preparation time, telephone based consultancy and follow-up work and documentation based upon client's specific needs.

**Additional hours can be obtained via Afirm should the client wish to access, preferential rates available as a Markel Policy holder. Please discuss requests with your Markel contact and they will facilitate the arrangements.

Toll free legal & business helpline – 877-622-1778
available 24/7 to all Markel Care Policy holders

Contacts

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