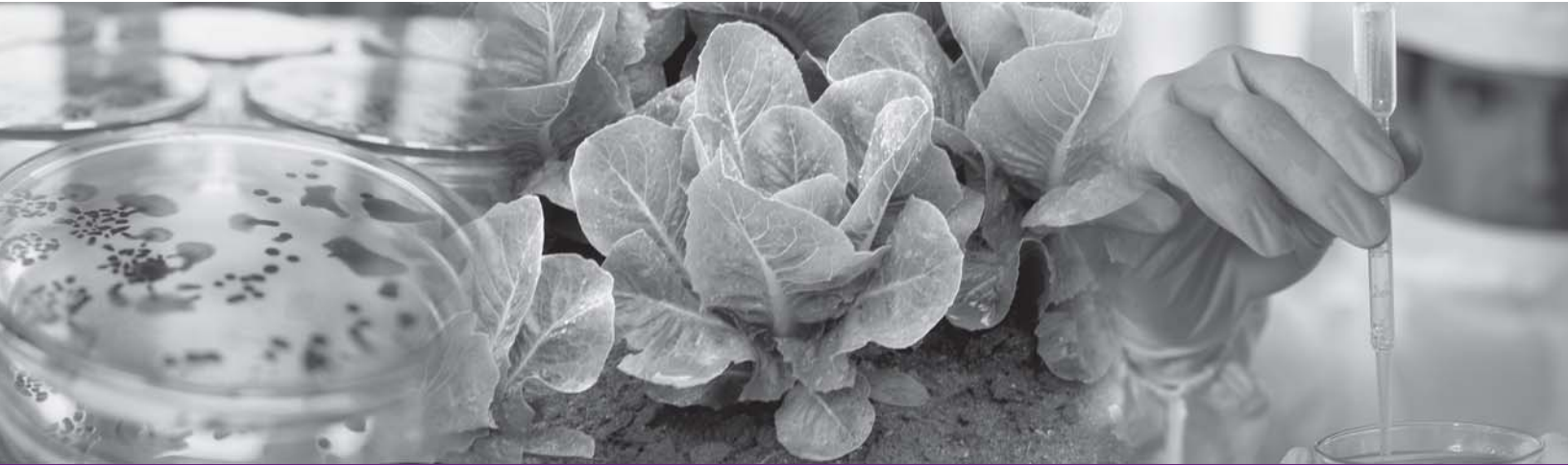


Outbreak® Extra Expense Insurance Coverage



A vaccine for risk offered
through **Markel Shand, Inc.**

Covering your world one risk at a time.®



Outbreak[®] Extra Expense Insurance Coverage

Avian Flu, E. coli, salmonella, SARS, Legionnaires' Disease—they've all been in the news recently. As reported widely, contagions like these can threaten most any business, at any time.

The Problem

How can a business protect itself against a contagion in the workplace, which can force it to close its doors?

The Risk

Costly suspension of business operations due to closure by a public health official.

The Solution

Outbreak[®] Extra Expense coverage offered through Markel Shand, Inc.

The Markel Shand Advantage*

- First Party Coverage
- Coverage triggered by suspension of business by a public health official for a covered contagion
- Broad definition of a contagion includes communicable disease and water borne pathogens
- Mold and Fungus Coverage included
 - Part of policy aggregate
 - Allows five days of independent coverage
- Workplace Violence Coverage included
 - Suspension by any government official
 - Allows five days of independent coverage
- Flexible coverage terms
 - Up to 45 days of coverage
 - Up to \$50,000 per day, per location
- Insured controls use of funds

Plus, product expertise you've come to associate with Markel Shand:

- 30+ years underwriting and claim handling experience
- Will customize coverage to suit specific needs
- 24/7 access to our website www.markelshand.com
- Financial stability - part of the highly regarded Markel Corp.
- Written through an affiliated A.M. Best "A" rated carrier

*For complete terms and conditions, refer to the policy itself. Coverage is subject to exclusions in the policy.

