

ACKNOWLEDGMENT OF RECEIPT

I, _____, acknowledge receipt of Markel Corporation and affiliated Companies Associate Guide, which provides guidelines on the policies, procedures, and programs affecting my employment. I accept responsibility for familiarizing myself with the information in this Guide and will seek clarification on any information in the Guide that I do not understand.

I understand that Markel can, at its sole discretion, modify, eliminate, revise, or deviate from the guidelines and information in this Guide as circumstances or situations warrant.

I further understand and agree to the following:

- This Guide represents a brief summary of some of the more important company policies. I understand that it is my responsibility to familiarize myself with the IT Security Guidelines and HIPAA Privacy Sanctions Policy under the Human Resources section of the Markel Intranet site.
- This Guide is neither a contract of employment nor a legal document and nothing in this Guide creates an expressed or implied contract of employment.
- I acknowledge that any oral or written statements or promises to the contrary of the Guide shall be invalid, unless expressly written in a separate Employment Agreement between Markel Corporation and myself.

I understand that I should consult my supervisor or a representative of the Human Resource Department if I have any questions that are not answered in this Guide.

Name (Please Print)

Signature

Date