



Construction Professions Appetite

Pursuing Better Together. It is our promise to our brokers to:

- Listen, share insights and work together to deliver informed solutions.
- Build trusting, respectful and responsive relationships.
- Understand your goals and explore possibilities together.

Our Financial and Professional Lines products are suitable for a comprehensive range of businesses, looking for either Professional Indemnity or Management Liability insurance cover. The in-depth knowledge of our regional underwriters and a wide-reaching risk appetite makes these products relevant across most industry sectors.

Core

Architects:

- ✓ Domestic and Commercial projects
- ✓ Project Management
- ✓ Project Coordination
- ✓ Employers Agent
- ✓ Interior Designers
- ✓ Town Planners

Design & Construct:

- ✓ General Building Contractors
- ✓ Building Services
- ✓ HVAC
- ✓ Mechanical
- ✓ Solar Panel / EV Installers
- ✓ Retail / Agricultural
- Full in-house design
- Contingent exposures: TP design on behalf of the insured
- Construction only exposures

Engineers:

- ✓ Building Services
- ✓ Electrical Inc Solar Panel , EV charging
- ✓ HVAC
- ✓ Mechanical
- ✓ Structural (Sub 18m)

Non-Core

London Based Risks
 Contract Values in excess of £50m
 Overseas contracts
 Basements Exposed (max 5)
 Swimming Pool (Max 5)
 Cladding Projects*
 Hospital Projects with Operational Theatre/ Clean Room
 Self-Build Developers

Any of the following where Income is in excess of 10%

High Rise above 18m
 Water & Sewerage Schemes
 Piling
 Remediation works
 Flood Risk Assessment
 Golf Course Design
 Balcony (high rise)

Any of the following where Income is in excess of 25%

Industrial / Manufacturing projects
 Roofing
 Glazing
 Foundation
 Groundworks
 Road and Highways where incidental to main project

- Cladding – Will only consider FSN cover subject to our own Questionnaire (non high rise and non-combustible)

A&E / D&C DECLINE

Rail , Aviation , Environmental, Marine, Amusement Parks, Power Plants, Wind Turbine, Offshore Renewable Energy, Biomass Plants, Waste to Energy, Control Panels within processing / manufacturing plant, Concrete Flooring / Slab designers & installers, Soil Testing, EWS1, Fire Risk Assessments, Fire Engineers, Dams , Tunnels, Cladding Consultants / Contractors, Roofing & Glazing Contractors, Mining, Car Parks , Asbestos Surveys / Removal , Swimming Pool Designers & Contractors , Product Design and Manufacturers, Waterproofing and Tanking works, Stadia , Demolition & Clerk of Works.

Surveyors:

Core

- ✓ Estate and Letting Agents
- ✓ Building Surveyors
- ✓ Land Surveyors
- ✓ Quantity Surveyors
- ✓ Auctioneers
- ✓ Agricultural Surveyors / Agents
- ✓ Property Managers (Ex Block Management)
- ✓ Project Managers
- ✓ Property Development Consultancy – Ex Fund Raising

Non- Core

S&V for Lending > 5% (mainstream lenders)
Non Lending Surveys > 25%
Home Buyers Non Lending > 25%
Marine Surveyors for Hull
Asset Managers (Ex Finance)
FS Introductions > 5%
Basement Structural Surveys > 5%
Setting Out > 25%
London Based Surveyors
Valuations in excess of £2.5m

DECLINE

High risk Surveys inc Asbestos, Hazardous Materials
Investment Agent
EWS1 Surveys
Fire Risk Assessments
Clerk of Works

Excess Layers:

- Up to £5m placement
- Follow primary criteria
- Selective Primary markets and generally look to avoid MGA's

Free Contract Review Service for all Arch Construction Policyholders

Arch Insurance UK have secured the services of DWF LLP to provide free legal advice to their SME Construction, Architect and Engineering Policyholders on appointments, collateral warranty documents or novation agreements to assess whether the terms of these are likely to impact on their Professional Indemnity Insurance protection. Further details provided with quotations

Financial & Professional Lines



Martin Joyce

Head of Financial Lines, UK Regions

+44 1615 130 133

mjoyce@archinsurance.com



Martin Joyce has responsibility for financial lines across the UK Regional Trading Offices, the core of which is our growing regional presence in the UK Commercial PI market. Martin joined Arch in January 2019 following the acquisition of the UK Regional Division from the Ardonagh Group.

When Martin joined Arch he held a similar position developing the PI, Management Liability and SME proposition to market. Martin has 30 years in the industry with the last 14 in Financial Lines where he managed the DUAL Corporate Risks regional business for close to 10 years.

Colin Railton

Senior Underwriter – North

+44 1615 041 201

crailton@archinsurance.com



Colin has responsibility for all PI business into Arch Manchester and Leeds branches. He joined ARCH in January 2019 following the acquisition of the UK Regional Division from the Ardonagh Group.

Prior to that Colin has over 20 years experience as underwriter and senior underwriter for QBE and HCC.

Stephanie Watson

Senior Underwriter – Scotland and NI

+44 1413 438 004

swatson@archinsurance.com



Stephanie Watson joined Arch Insurance in 2022 as a senior underwriter in the Financial and Professional Lines team.

Stephanie has over 13 years industry experience while working at Hiscox for four years and Zurich for nine years before that.

Stephanie is ACII qualified and has a broad mix of development, account management and technical underwriting skills specialising in Professional Indemnity insurance.

David Filtness

Senior Underwriter – South

+44 1622 742 045

dfiltness@archinsurance.com



David Filtness has responsibility for PI across the south and south east of England into 5 Arch regional offices. David joined Axiom Underwriting to grow a regional book of PI in July 2015 and into Arch via the acquisition of Axiom in April 2019.

David has over 23 of insurance experience and 21 years in PI, firstly in broking (including Aon and A J Gallagher) before moving into underwriting in 2012.

Gerry Bowditch

Senior Underwriter – Midlands and West

+44 1174 574 722

gbowditch@archinsurance.com



Gerry Bowditch is a Senior PI Underwriter within the UK Regional Trading team, with specific responsibility for Midlands, West and Wales region. Gerry joined Arch in October 2019 having previously held Financial Lines Senior Development Underwriting positions at RSA, AIG, Brit and a broker owned MGA prior to joining Arch.

With over 30 years of experience Underwriting regional PI, developing brokers relationships & managing binding authorities Gerry is an established presence in the regional PI market.

Paula Jemehia

Assistant Underwriter

+44 1612 356 552

pjemehia@archinsurance.com



Paula Jemehia joined Arch Insurance in 2022 and is an Assistant Underwriter in the Financial and Professional Lines Team.

Paula has over 20 years industry experience.