

COMMERCIAL COMBINED (ONLINE INSURANCE)

Introducing Commercial Combined (ONLINE)

We specialise in diverse UK commercial risks, as well as complex, product-led risks, partnering with brokers and clients to deliver tailored insurance solutions.

Range of Coverage

- Your clients will benefit from all risks cover provided as standard.
- A 25% day-one uplift to protect against a possible shortfall in a claim payment due to inflation.
- Average Free (subject to RICS valuation).
- Loss Minimisation £25,000.
- Capital Additions (10%/£500,000).
- Seasonal Stock Increase (25%/£500,000).
- BI Extension Events (Damage) 10%/£100,000 including cover for
 - Customer & Suppliers.
 - Property Away from Premises.
 - Motor Vehicles.
 - Property at Utility Supplier Premises.
 - Property within One Mile of the Premises.
- BI Extension Events (Non Damage) including
 - Essential Employees BI Extension £25,000.
 - Lottery Winners BI Extension £25,000.
 - Disease Infestation and Defective Sanitation 10%/£100,000.
 - Local Emergency 10%/£50,000.
 - Failure of Utilities 10%/£50,000.
- Legal Expenses insurance including cover for contract disputes, limit £500,000.
- Access to a range of added value services including online production of health & safety plans, business continuity plans, telephone help lines providing legal and health & safety advice and employee counselling.
- Public and Products Liability standard limit of £2,500,000.

Risk Appetite Overview

Builders/Plumbers Merchants.	●
Electrical/Electronic Trades .	●
Metalwork Fabrication .	●
Offices.	●
Plastic injection and extrusion.	●
Precision engineers.	●
Printers.	●
Retailers	●
Wholesalers.	●
Food Risks.	●
Woodworking.	●
Products Liability led risks.	●
US Exports.	●

What we offer

- Access online via select software houses and portals.
- Direct access to empowered, experienced underwriters.
- Flexible policy limits and portfolio underwriting.
- Excellent commission levels available.
- Average free (Subject to RICS valuation) included.
- Enhanced limits, extensions and definitions.

Our Award-winning Team



Winner
2026 Underwriting
Service Quality Marquee



Winner
Insurance Times
Commercial Lines
Survey 2026, 5 Stars



Winner
2025
5 Star Claims Winner



Winner
Insurance Times
Awards 2025



Winner
Broker Partner of
the Year

HOW WE WORK TOGETHER



Curious About Risk

We aim to navigate the evolving risk landscape with agility, understand our brokers' and insureds' goals and be proactive in exploring new opportunities.



Solution-focused

As specialists in our fields, we work hard to understand our customers' nuanced needs and work collaboratively with our brokers to deliver the most effective solutions.



Passionate About Service

We're empowered to make swift and informed decisions, communicate clearly and value face-to-face interactions to ensure responsive and accessible service.



A Dependable Partner

We seek to build enduring partnerships built on trust and integrity and work closely with our claims team to ensure holistic solutions for our customers.

KEY CONTACTS

Online

Arch Online Trading Team
IMMOnline@archinsurance.com
0344 892 0965

Arch Online Claims

archonlineclaims@archinsurance.com
0345 258 3881

Broker Relationship Development Manager

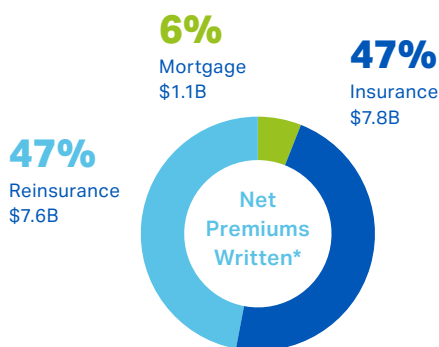
Justin Wright
jjwright@archinsurance.com
07545 427 043

Partnering with a Leading Global Insurer

We are proud to be part of Arch Capital Group Ltd, an S&P 500 company and a leading diversified insurer and reinsurer with over 8,000 global employees.



Scan QR code or click to view a Consolidated ACGL Corporate Overview



Arch Capital Group Ltd. Overview*



Market Capitalisation

US \$35B*



Total Gross Premiums Written

US \$22.9B*



Total Assets

US \$79.2B*

*Information as of December 31, 2025. Excludes the result of Somers Holdings Ltd. (formerly Watford Holdings Ltd.)

Our Claims Philosophy

Our claims philosophy is founded on five key services principles:



SPEED



RELATIONSHIPS



EXPERTISE



CUSTOMER-ORIENTED



COMMUNICATION

For more information about Arch Insurance UK Regional Division, please speak to your local branch.

Pursuing Better Together*

Pursuing Better Together encapsulates how we always aspire to do business at Arch Insurance.

It is an approach that is based on collaboration, responsiveness and a genuine commitment to continually raising the bar.

It is our promise to our brokers, colleagues and other partners to:

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

Arch Insurance
10 Fenchurch Avenue, London, EC3M 5BN

[in](https://www.linkedin.com/company/arch-insurance-uk-limited) linkedin.com/company/arch-insurance-uk-limited
[S](https://www.slipcase.com/company/arch-insurance) slipcase.com/company/arch-insurance

© 2026 Arch Capital Group Ltd. All rights reserved.