

## 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 RIVS 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**  
5 Star Claims Winner  
2024



**Winner**  
2025 Underwriting  
Service Quality Marque



**Winner**  
Broker Partner  
of the Year



**Winner**  
Insurance Times Commercial Lines  
Survey 2025, 5 Stars



## 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.

## Partnering with a Leading Global Insurer

We are proud to be part of Arch Capital Group Ltd, an S&P 500 company, and leading diversified insurer and reinsurer with over 7,000 global employees.

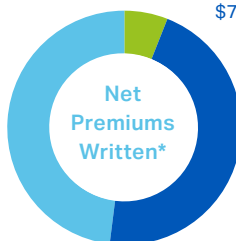


Scan QR code or click to view a Consolidated AGL Corporate Overview

**48%**  
Reinsurance  
\$7.9B

**6%**  
Mortgage  
\$1.1B

**46%**  
Insurance  
\$7.7B



## Arch Capital Group Ltd. Overview\*



Market Capitalisation

**US \$34B\*\***



Total Gross Premiums Written

**US \$22.9B\***



Total Assets

**US \$78.8B\***

\*Information as of June 30, 2025. Excludes the result of Somers Holdings Ltd. (formerly Watford Holdings Ltd.)

\*\*Information as of January 1, 2025.

## 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 linkedin.com/company/arch-insurance-uk-limited](https://www.linkedin.com/company/arch-insurance-uk-limited)

[slipcase.com/company/arch-insurance](https://www.slipcase.com/company/arch-insurance)

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## KEY CONTACTS

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