

# PROPERTY OWNERS (ONLINE INSURANCE)

Our enhanced property owners insurance, developed in 2025 in collaboration with our broker partners, delivers comprehensive protection tailored specifically for commercial and residential landlords, as well as those managing diverse property portfolios, with all risks coverage provided as standard.

## Range of Coverage

- Your clients will benefit from all risks cover provided as standard, whilst we can offer you greater flexibility by writing larger risks of up to £15m any one location.
- A 35% day-one uplift, to protect against a possible shortfall in a claim payment due to inflation.
- £1m capital additions limit with £500,000 in respect of alteration, additions and improvements.
- £250,000 contract works cover.
- £50,000 damage to landscaped gardens.
- £5m POL cover as standard.
- £7,500 replacement locks and keys following theft.
- £5,000 tree felling or lopping.
- £1,000 removal of wasp and bee nests.
- Empty buildings – notification only required after 30 days.
- Failure of Other Insurances – 20% of total sum insured (£1m limit).
- Fly tipping cover up to £10,000.
- Glass cover automatically included.
- £25,000 Trace and access
- £25,000 loss minimisation
- £1m inadvertent failure to insure limit with £500,000 in respect of alteration, additions and improvements
- Average Waiver

## Core Appetite Overview

Offices & Surgeries	●
<b>Warehouses including:</b>	●
Motor Accessory Suppliers, Plumbers/ Builders Merchants	●
<b>Industrial Unit including:</b>	●
Precision Engineers, Metal Works Fabrication, Motor Repairers	●
<b>Retailers including:</b>	●
Hair & Beauty, Grocers, Newsagents, Clothing	●
<b>Purpose Built Blocks of Flats:</b>	●
Concrete Floors	●
Timber Floors	●
Listed Buildings	●

## Our Award-winning Team



**Winner**  
5 Star Claims Winner  
2024



**Winner**  
2025 Underwriting  
Service Quality Marquee



**Winner**  
Broker Partner  
of the Year



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

**Pursuing  
Better  
Together®**

## Financial Strength Ratings Arch Insurance Company\*

Standard & Poor's  
**STRONG**

**A+**

A.M. Best Company  
**SUPERIOR**

**A+**

\*As of December 31, 2024

In appetite ●  
We will consider ●



## 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

49%

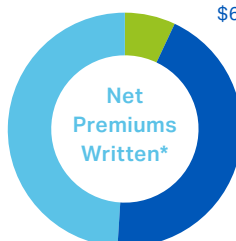
Reinsurance  
\$7.7B

7%

Mortgage  
\$1.1B

44%

Insurance  
\$6.9B



## Arch Capital Group Ltd. Overview\*



Market Capitalisation

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



Total Gross Premiums Written

**US \$21.5B\***



Total Assets

**US \$70.9B\***

\*Information as of December 31 2024. 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, visit our Online Property Owners website page [www.archinsurance.co.uk](http://www.archinsurance.co.uk)

## 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)

© 2025 Arch Capital Group Ltd. All rights reserved.