



Welcome to our Arch Online Referral Guide

A quick guide to some of the most common referrals for our Property Owners product and how you can help us speed them up. The better we understand your client's risk when it refers means we will be able to respond quicker.

Referral rule 20020

Previous Insurer

Referral trigger: Previous Insurer has been declared as Arch Insurance.

We'll want to know:

We will not look to quote against a risk we already hold but in the event that you are looking to move a risk you hold with us from manual to ETrade please provide the existing Arch policy number.

Referral rules 20050, 20060 & 20070

Claims

Referral trigger: When there are claims declared.

We'll want to understand:

What are the circumstances of the claim/loss?
Where relevant have all repairs been completed?
Has anything been done to prevent or minimise further claims/losses occurring?

Referral rule 20040

Regulatory Reform (Fire Safety) Order 2005

Referral Trigger: Referred as the business does not comply (where applicable) with the requirements of the Regulatory Reform (Fire Safety) Order 2005 or the equivalent legislation in Scotland and Northern Ireland.

We will only accept risks that can comply (where applicable) with the above.

The order applies to almost all buildings, places, and structures other than individual private homes. It will also include shared areas in Houses of Multiple Occupations (HMO's) Blocks of Flats and Maisonettes. If the risk falls within the scope of the order and does not comply, we will not be able to offer cover.

Referral rule 20150

Survey

Referral trigger: Survey required.

We'll want to know:

Contact details to enable us to arrange a survey of the premises.



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Referral rule 20200

Flood

Referral trigger: Previous flooding declared.

We'll want to understand:

- When was the last time the area flooded?
- Has the property under consideration ever been flooded?
- Have any flood defences been installed? If so, when?

Referral rule 20280

Unoccupancy

Referral trigger: Parts or all of the premises has become unoccupied.

We'll want to understand:

- What date the property became unoccupied?
- Is your client actively seeking new tenants?
- Are there any works being carried out at the property? If so the type of works.
- What is the expected length of unoccupancy?
- How frequently will the property be visited?
- What security measures are in place at the property?

Referral rule 20210

Subsidence

Referral trigger: Previous Subsidence, landslip or ground heave declared.

We'll want to understand:

- What the cause of the damage was.
- When did the issue occur?
- What repairs have been completed?
- Is the property being monitored for movement?
- If available, can you provide us with a structural engineer's report, contractors guarantee or survey of completion following repair work.

Referral rule 20370

Bankruptcy

Referral trigger: General declaration – Bankruptcy/ Insolvency/Liquidation has been declared

We'll want to understand:

- When was the bankruptcy/insolvency/liquidation?
- What caused the bankruptcy/insolvency/liquidation?
- How much was owed?
- Is any money still outstanding? If so, how much?



Winner

Insurance Times Commercial Lines Insurer of the Year



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Broker Partner of the Year



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Insurance Times Commercial Lines Survey 2024, 5 Stars