



Ark Insurance Group

Approved financial protection for the able-to-pay market — trades covered

Ark Insurance Group's financial protection policy has been assessed by TrustMark's independent Financial Protection Panel and approved for use on privately funded ("able-to-pay") work. The table below sets out, trade by trade, which TrustMark-registered trades Ark's approved policy currently covers, so installers can quickly check whether their trade is eligible before offering Ark's protection to a customer.

93

Trustmark Trades Reviewed

74

Trades Covered

19

Not Covered / Partial

Trade-by-trade coverage

Trades marked "Partial" are covered for some, but not all, of the work listed against them — see the Additional Information column for the scope of cover. Coverage is reviewed periodically by Ark and TrustMark; installers should confirm current terms directly with Ark before relying on this list for a specific job.

TrustMark Trade	Covered by Ark	Additional Information
Access Communications & CCTV	Yes	—
Aerial & Satellite Installations	Yes	—
Air Conditioning Engineers	Yes	—
Air Source Heat Pump Installers (Not MCS)	Yes	—
Air Tightness Tester	No	—
Bathroom Installations	Yes	—
Battery Storage Systems	Yes	—
Battery Storage Systems [Flexi-Orb]	Yes	—
Bedroom Installations	Yes	—
Biomass Boiler Installers (Not MCS)	Yes	—
Blinds, Shutters & Window Dressings	Yes	—
Builders	Yes	—
Carpenters & Joiners	Yes	—
Carpet & Upholstery Cleaners	No	—
Cavity Wall Extraction	No	—

TrustMark Trade	Covered by Ark	Additional Information
Cavity Wall Insulation	Yes	—
Conservatory Erectors	Yes	—
Conservatory Installations	Yes	—
Conservatory Roof Replacement	Yes	—
Damp Proofing & Timber Treatment Specialists	Yes	—
Data & WiFi Networking	No	—
Domestic Energy Assessors	No	—
Drainage Engineers	Yes	—
Draught Proofing	Yes	—
Drive & Patio Contractors	Yes	—
Electric Vehicle Charging [Flexi-Orb]	Yes	—
Electric Vehicle Charging Installations	Yes	—
Electricians	Yes	—
Energy Efficiency Retrofit Inspectors	No	—
External Wall Insulation	Yes	—
External Wall Insulation Installers	Yes	—
Fence Installers	Yes	—
Fencing Specialist	Yes	—
Flood Recovery Specialists	Partial	We can cover the repairs and reinstatement not the drying or damage assessment
Flood Resilience Specialists	No	—
Floor Covering Installers	Yes	—
Garden Landscapers	Yes	—
Gas Engineers	Yes	—
Ground Source Heat Pumps (Not MCS)	Yes	—
GRP Roofing Products (Glass Reinforced Plastic)	Yes	—
Handyman	Partial	Yes for installation and repair work not radiator bleeding, door easing
Heating & Hot Water Insulation	Yes	—
Heating Engineers	Yes	—
Home Adaptations - Elderly & Disabled	Yes	—
Hybrid Heat Pump Installers	Yes	—
Independent Damp and Timber Surveyor	No	—
Independent Surveillance Assessment of Pre-Installation Building Inspections	No	—
Insulated Shutters	Yes	—

TrustMark Trade	Covered by Ark	Additional Information
Interior Design Services	No	—
Internal Wall Insulation	Yes	—
Invasive Weed Controllers	Yes	—
Kitchen Installations	Yes	—
Leadwork Specialists	Yes	—
Legionella Risk Assessment	No	—
Loft Boarding	Yes	—
Loft Conversions	Yes	—
Loft Insulation Installers	Yes	—
Mechanical Ventilation with Heat Recovery	Yes	—
Micro CHP Installers (Electricity Led)	Yes	—
Micro CHP Installers (Heat Led)	Yes	—
Micro Hydro	Yes	—
Muralism and Public Art	No	—
Other or Innovative Energy Efficient Measures	Yes	—
Painters & Decorators	Yes	—
Painters & Decorators (Dulux Select)	Yes	—
Plasterers & Renderers	Yes	—
Plumbers	Yes	—
Professional Garden Designer	No	—
Professional Gardener	No	—
Professional Landscapers	Yes	—
Professional Painters & Decorators	Yes	—
Professional Pest Controller	Yes	—
Replacement Pitched / Flat Roof Coverings	Yes	—
Roofers	Yes	—
Roofline Services	Yes	—
Security Engineers	Yes	—
Smart Home & Entertainment Installations	Yes	—
Solar Panel Installers (PV)	Yes	—
Solar Panel Installers (Thermal)	Yes	—
Solar PV Installers [Flexi-Orb]	Yes	—
Spray Foam Assessor	No	—
Stairlift Installers	Yes	—
Structural Repair	Yes	—
Tilers - Floors & Walls	Yes	—

TrustMark Trade	Covered by Ark	Additional Information
Tree Consultants	No	—
Tree Surgeons	No	—
Underground Waterproofing Specialists	Yes	—
VELUX Installations	Yes	—
VELUX Repairs	Yes	—
Ventilation	Yes	—
Wind Turbine Installers	Yes	—
Window Installers & Glaziers - New Build	Yes	—
Window Installers & Glaziers - Replacement	Yes	—

Source: Ark Insurance Group able-to-pay trade coverage schedule, provided to TrustMark 26 August 2026.