



Specialists in Commercial Liability and Legal Expenses



Irwell

INSURANCE COMPANY LIMITED

Mitigating your clients' business risk is **our business**

Every organisation and every sector face unique business critical risks.

From SMEs and sole traders to larger corporates, we understand the associated risks and rewards of running these businesses. That's why we are best placed to protect them.

Liability, legal and health and safety experts at your service

With 30 years' experience, we can help ensure that your clients' business risk is kept to a minimum.

Our legal and liability products help businesses facing a wide range of commercial legal matters – from tax investigations, employment issues and tribunals, to residential and commercial property disputes.

Innovation drives our business

In line with our commitment to provide innovative and specialist products and services, we are proud to be **the only liability insurance provider to offer a health and safety review.**

“We are committed to providing innovative, market-leading liability solutions and work closely with our cover holders to provide knowledgeable advice and support throughout the whole legal or claims process.”

Giles Reading, Chief Executive Officer

Our cover is designed with **your clients in mind**

Commercial liability

Our liability products protect businesses against accidental injury and property damage claims made by employees, clients or members of the public.

Our cover pays for the associated legal costs and compensation if a business is found to be at fault.

- Employers' liability
- Public liability
- Product liability
- Property owner's liability
- Combined liability
- SafeCheck

Legal expenses

As one of the UK's leading specialist legal expenses insurance providers, our before-the-event policies will cover the legal costs for a wide variety of legal disputes.

- Commercial legal protection
- Residential and commercial landlord protection
- Employment dispute protection
- Tax investigation fee protection
- Landlord legal expense and rent protection

“The quality of the cover provided is second to none. I work with the team regularly and have always been impressed by the knowledge of everyone there, paired with their focus on client service.”

Paul Holcroft, Managing Director, Croner Group Ltd

Doing things **differently**

- Specialist products that include unique benefits
- Specialist knowledge of legal expenses and liability markets
- Highly experienced team of experts
- Strong heritage - established in 1994
- Financial stability - AM Best B++ Good
- Flexible approach to meeting coverholder and intermediary needs
- Authorised by the PRA and regulated by the FCA and the PRA

We believe our fresh take on risk management can add significant value. Our products help our MGA partners carve out a profitable niche for themselves as customer-centric innovators and support claims reductions for our clients.

We are uniquely positioned through our partnerships and financial stability (AM Best ++ Good) to offer much more than standard cover. We leverage our expertise in synergistic areas to make our products - and our partners stand out.

Irwell is proud to be the **only liability insurance provider to offer a health and safety review** as part of our service.

Some things are meant to be **together**

Like **Liability Insurance** & **Health and Safety assessments**



For many businesses, the first time they find out if they are compliant with health and safety legislation is when it's too late. Following an accident, a claim or an enforcement visit.

At Irwell Insurance, we believe that prevention is always better than cure.

SafeCheck provides an insightful report that highlights the good and the bad. It explains business vulnerabilities and advises the improvements required to meet HSE compliance and health and safety obligations.

That's why **SafeCheck makes good business sense. To us, to you and to your clients.**



Meet **the team**



Giles Reading CEO

A legal expenses industry expert, Giles has worked for many of the industry's leading providers including Zurich and AmTrust Europe. As Managing Director at MGA TIW Solutions and then Head of Legal Expenses at Geo Underwriting, he understands the challenges facing the intermediary channel and the importance of a flexible approach to product development. → [EMAIL](#)



John Cowell Senior Class Underwriter

John is a well-known underwriting professional, with over 30 years' experience and a market-leading reputation in liability. Having worked in senior roles managing delegated facilities, he is focused on delivering products that meet the needs of our coverholders and their clients. → [EMAIL](#)



Lee Sunderland Senior Commercial Underwriter

With more than 16 years' underwriting experience, Lee has worked for some of the largest insurance industry names including Royal & SunAlliance, AmTrust and DUAL Oliva. With a deep knowledge of technical underwriting and compliance, he is committed to the delivery of exemplary client service standards. → [EMAIL](#)



Christopher Breakwell Chief Risk Officer

With over 18 years' industry experience, Christopher joined Irwell Insurance as Head of Underwriting and is now a board director. He is passionate about delivering innovative, compliant solutions to help mitigate business risk within an ever-evolving regulatory environment. → [EMAIL](#)



Sophie Doel Claims Manager

Prior to joining Irwell, Sophie passed the bar and worked as a Solicitor specialising in liability and now has vast insurance experience in property, legal expenses, employment protection and commercial liability. Passionate about developing people and corporate culture, Sophie is the Complaints and Vulnerable Customer Champion, as well as Training and Development Lead at Irwell. → [EMAIL](#)

What our coverholders say about **Irwell Insurance**

“Irwell have worked with us for over 15 years underwriting the tax fee protection insurance. The product has always adapted to the changing landscape of HMRC enquiries, giving our accountants confidence that it is fit for purpose and of real value to them as well as their clients.”

Ben Chaplin, Managing Director, Croner-i

“At Starpeak we specialise in delivering online insurance solutions to niche SME markets. Irwell have partnered with us to create a proposition that is tuned to both our distribution platforms and our customers' needs. Irwell's insurance expertise coupled with their commercial mindset has been refreshing, to say the least. I look forward to working with the team on further projects in the near future.”

Andy Brownsell, Commercial Director, Starpeak Insurance Solutions



**Find out more about the business
benefits of becoming an Irwell partner.**

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Irwell Insurance Company Limited.

Registration Number 02887406. Authorised by the Prudential
Regulation Authority (PRA) and regulated by the Financial Conduct
Authority (FCA) and the PRA to conduct general insurance business.



PRA Registration No. 202897

