



# Specialists in Legal Expenses Insurance

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## What we do, **we do well.**

- Landlord Legal Expenses and Rent Guarantee Protection
- Commercial and Residential Property Owners Legal Protection
- Commercial Legal Protection
- Employment Legal Protection
- Tax Investigation Fee Protection

## Legal Expenses that offer **protection and peace of mind**

Running a business or managing commercial and residential properties can come with many unforeseen legal risks. From an employee dismissal or injury to tenant disputes, data breaches or property damage.

Legal disputes can arise when you least expect it – from a supplier or contractor, an ex-employee or tenant and even HMRC. Whatever the cause and however big or small the dispute, the costs involved in defending or pursuing legal issues can soon escalate.

With over 30 years' experience, Irwell's Legal Expenses cover provides the right protection to suit unique business needs.

**Our legal expenses insurance policies also include access to a FREE LEGAL HELPLINE provided by our partners at Irwell Law.**





## Landlord legal expenses & rent **guarantee protection**

**The private rented sector is now the second largest tenure in England, so it's essential that landlords are protected from the pitfalls of property damage or neglect. With the cost-of-living crisis, rent arrears are also a growing concern for landlords.**

We specialise in residential and commercial protection for private

landlords who own large or small, vacant or occupied, short or long-term let, single or multi-location properties.

Whether your clients have an expanding portfolio of commercial properties or just several residential flats, our specialist policies can provide the protection they need.

## Legal costs up to **£50,000**

- Regaining possession of your property
- Rent recovery
- Defence costs
- Property owner legal disputes
- Repair and renovation disputes
- Attendance expenses
- Contract disputes
- Tax enquiries



## Protection for private landlords

There are  
**2.74 million**  
private landlords  
in the UK<sup>1</sup>


**38%** of landlords with  
5 or more properties have  
more than one tenant in  
arrears.<sup>2</sup>

Over **67%** of landlords  
have had to give their tenants  
a section 21 notice and 25% a  
section 8 notice<sup>3</sup>

<sup>1</sup> <https://www.gov.uk/government/statistics/property-rental-income-statistics-2022/property-rental-income-statistics-2022>

<sup>2</sup> <https://www.gov.uk/government/statistics/english-private-landlord-survey-2021-main-report/english-private-landlord-survey-2021-main-report--2>

<sup>3</sup> <https://www.gov.uk/government/statistics/english-private-landlord-survey-2021-main-report/english-private-landlord-survey-2021-main-report--2>



“Our policies are designed to give your clients peace of mind that they have legal and rental income support should a tenant issue arise.”

**Billi Cobley**, Senior Class Underwriter

## Here to help when legal issues arise

We understand that being a landlord comes with unforeseen risks - and many hidden costs.

Legal costs can quickly escalate and some of your clients may not have the resources to pursue potentially lengthy and expensive legal proceedings against a tenant.

Likewise, if a tenant has taken them to court for breach of contract or

has damaged the property, our insurance will help cover the associated legal costs.

Our **Landlord's Legal Expenses** allow your clients to pursue or defend their legal rights and provides invaluable legal advice through our **FREE LEGAL HELPLINE** provided by our partners at Irwell Law.

## Residential rent **guarantee protection**



For your residential clients, our policy can extend to include rental income protection **up to £2,500 per month** for up to 12 months - whilst the landlord is pursuing repossession of their property.



## Commercial and residential property owners' legal protection

Whether your client has a large portfolio of commercial properties, office space, warehousing and retail outlets, or a just few residential flats and houses, Irwell can help.

### **Legal support when your clients need it most**

We specialise in residential and commercial landlord protection which can be tailored to suit the unique needs of your private landlord clients whether their properties are vacant or occupied, short or long-term let.

If a tenant has damaged their property or takes them to court for breach of contract, our Commercial and Residential Property Owners' Legal Protection insurance will help cover the associated legal costs.

Our Commercial and Residential Property Owners' Legal Protection helps your clients to pursue or defend their legal rights and provides invaluable legal advice and support throughout proceedings.

Our legal expenses insurance policies also include access to a **FREE LEGAL HELPLINE** provided by our partners at Irwell Law.





“Our commercial legal expenses protection helps businesses keep legal costs under control without compromising on the guidance they receive in the event of a dispute.”

**Chris Garnett**, Head of Underwriting

## Commercial legal protection

### Do your clients need access to legal advice and fees?

#### We can help.

Irwell's commercial legal protection is like having a legal team at the end of the phone should a dispute arise - but without the overheads of an in-house legal team.

Smaller businesses often don't have the resources to employ legal experts but that doesn't mean they can't have

access to expert legal advice.

It always pays to get legal advice as early as possible but if a matter does go to court, legal fees can soon add up.

Our Commercial Legal Protection can help cover the costs - giving your clients one less thing to worry about.

Plus, your clients will have access to a **FREE LEGAL HELPLINE** provided by our partners at Irwell Law.



## Employment legal protection

### **Workplace disputes can be a costly business**

From claims of unlawful discrimination on the grounds of sex, disability or race to harassment cases, constructive dismissal or TUPE-related claims, workplace tribunals can be costly, stressful and time consuming.

But our legal expenses cover can help reduce the financial burden. Plus, our **FREE LEGAL HELPLINE** provided by our


partners at Irwell Law will give your clients additional peace of mind.

With Irwell's **Employment Dispute Protection** insurance, your clients have access to legal advice and financial support to help defend employment tribunals which could be a much-needed lifeline for many businesses.

“Employment dispute protection is an important part of our expanding product portfolio because it gives business owners peace of mind during what can be a stressful – and costly process.”

**Giles Reading**, Chief Executive Officer.





“We understand that all our clients are unique, so we are committed to providing an outstanding service to suit their individual needs.”

**Becky Tomlinson**, Underwriter

## Tax investigation fee protection

**Businesses never know when HMRC may come calling.**

**That's why it pays to have our tax investigation fee protection.**

HMRC investigations are carried out at random regardless of business size or sector. Your clients will get little warning to collate all the relevant paperwork and information required during the inspection.

Investigations can be complex, time-consuming and overwhelming if your client has never been subject to a HMRC inspection before.

Our **Tax Fee Protection** insurance provides cover for certain professional fees that are incurred throughout the HMRC investigation.

## 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. He understands the challenges facing the intermediary channel and the importance of a flexible and innovative approach to product development.

[EMAIL GILES](#)



### **Chris Garnett** [Head of Underwriting](#)

With many years commercial insurance experience, Chris is an inspirational leader who has developed extensive knowledge in liability underwriting and a solid understanding of commercial lines. Mentored by industry experts across the Manchester & London markets, he is known for his solution focused approach to underwriting, technical expertise and nurturing fresh talent.

[EMAIL CHRIS](#)



### **John Cowell** [Senior Class Underwriter \(ACII\)](#)

John is a well-known underwriting professional, with over 30 years' experience and a market-leading reputation in liability. He is focused on delivering products that meet the needs of our coverholders and their clients.

[EMAIL JOHN](#)



**Billi Cobley** Senior Class Underwriter (ACII)  
– Legal Expenses Insurance

Billi has over 12 years' insurance experience with the last 8 years specialising in legal expenses. He is focused on delivering products that profitably grow current books of business and developing innovative services that support the evolving requirements of new and niche customer needs.

[EMAIL BILLI](#)



**Joe Hignett** Underwriter

Joe has become a great asset to the underwriting team since joining Irwell's Graduate Trainee Programme. He provides insightful data analysis and compares policy rates and wordings, vital to building strong relationships with our coverholders and new business development.

[EMAIL JOE](#)



**Becky Tomlinson** Underwriter

After graduating from the University of York, Becky has enjoyed a successful career as a trading underwriter specialising in property and liability insurance. She is passionate about problem solving for complex risks and delivering exceptional support to our coverholders with her astute policy and data analysis skills.

[EMAIL BECKY](#)



## Partners in law

Irwell Insurance customers are also able to **access Irwell Law Services at preferential rates.**

Perhaps your clients may benefit from a Commercial Contract review? Or they may need advice about how the wide variety of contractual terms interact with their Insurance Policy Coverage? We can also look at their contractual liability that sits outside of Common Law for additional peace of mind.

Irwell Law can provide you with a wide range of professional legal services, so please get in touch to see how they can further assist your clients.



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SafeCheck is provided by our partners at Peninsula.

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PRA Registration No. 202897

