



**Commercial Liability Insurance
and Legal Expenses developed
with your clients in mind**

Mitigating your clients' business risk is our business

All businesses face unique liabilities, sector risks and health and safety concerns.

From SMEs and sole traders to larger corporates, we understand the associated risks of running these

businesses. That's why we are best placed to insure and protect them.

And why we include a health and safety review with our liability policies.

Liability, legal and H&S experts at your service

With 30 years' experience, we can help ensure that your clients have the right commercial liability insurance in place and access to legal expenses, risk assessments and health and safety support.

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

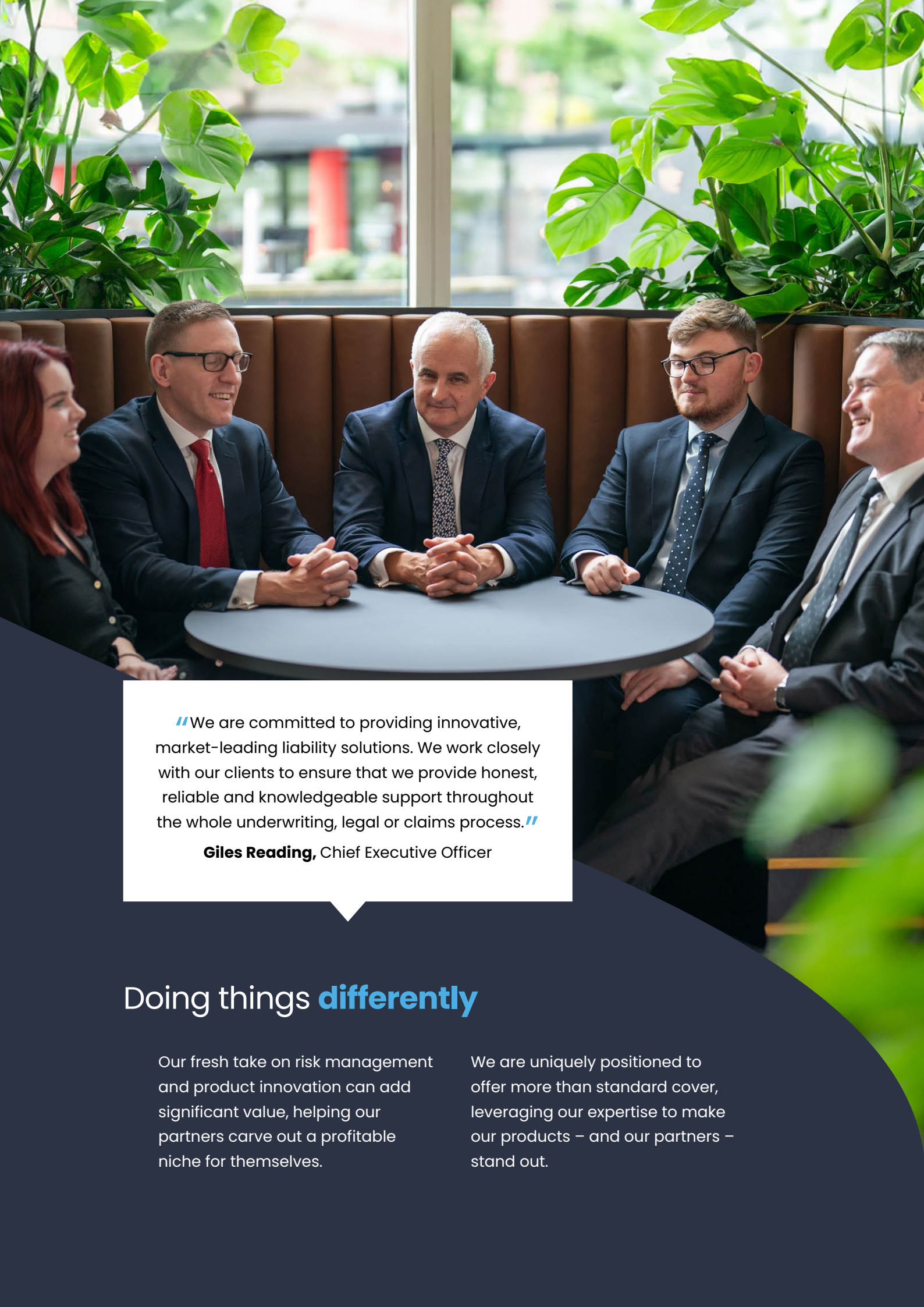




Why become an **Irwell partner?**

- Specialist liability products that include unique benefits
- Innovation and flexibility drive our business
- Expert knowledge of liability and legal expenses markets
- Experienced, professional and approachable team
- Committed to meeting diverse and complex coverholder needs
- Strong heritage - established in 1994
- Financial stability - AM Best B++ Good
- Authorised by the PRA and regulated by the FCA and the PRA
- Member of the ABI
- Staff with ACII accreditation





“We are committed to providing innovative, market-leading liability solutions. We work closely with our clients to ensure that we provide honest, reliable and knowledgeable support throughout the whole underwriting, legal or claims process.”

Giles Reading, Chief Executive Officer

Doing things **differently**

Our fresh take on risk management and product innovation can add significant value, helping our partners carve out a profitable niche for themselves.

We are uniquely positioned to offer more than standard cover, leveraging our expertise to make our products – and our partners – stand out.

Our products designed with your clients in mind

Commercial liability insurance

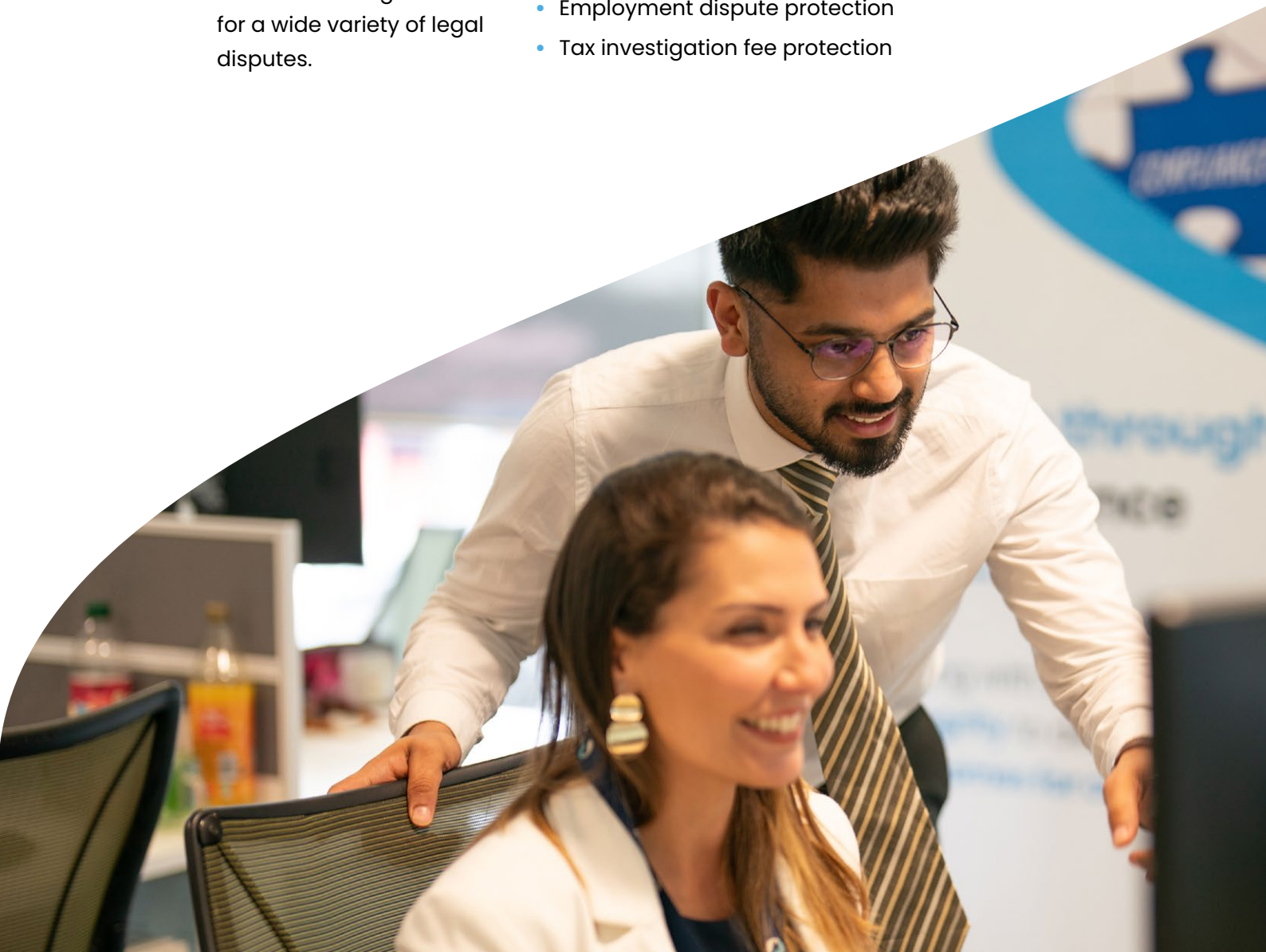
Our liability products protect businesses against accidental injury and property damage claims made by employees, clients or members of the public. Our cover pays for the associated legal costs and compensation if a business is found to be at fault.

- Employers' liability
- Public liability
- Product liability
- Property owners' liability

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





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 non-compliant with health and safety legislation or that they are underinsured is when it's too late -

following an accident, a claim or an enforcement visit.

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

Innovation drives our business

In line with our commitment to provide innovative and specialist products, we are proud to **include a health and safety review with our liability policies.**

SafeCheck is a health and safety compliance review tailored to the unique needs of each business.



SafeCheck only takes **around an hour** to help:

- **ensure the safety** of employees, customers and the general public
- **meet H&S compliance** and duty of care obligations
- **reduce business risk** of fines, prosecutions and claims





Manage and minimise business risk in **4 simple steps**

1

Documentation review to check that health and safety policies and procedures are up to date

2

Sector-specific H&S compliance questions answered

3

On-site or online tour of the workplace and activities to identify H&S concerns - and what is being done well

4

A useful report including practical guidance on how to minimise business risk and achieve H&S compliance



For more information:

www.irwell.co.uk/safecheck

Meet the **team**

Your business will be in safe hands with our team of experts who have vast industry experience and will always go the extra mile to deliver market-leading products backed by outstanding service.



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 an innovative approach to product development.



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. Having worked in senior roles managing delegated facilities, he is focused on delivering products that meet the evolving needs of our coverholders and their clients.



Christopher Breakwell **Chief Risk Officer (ACII)**

With over 18 years' industry experience, Christopher led the implementation of Consumer Duty and is passionate about delivering innovative, compliant solutions to help mitigate business risk within an ever-evolving regulatory environment.



Sophie Doel [Head of Operations](#)

Sophie has extensive insurance experience in property, legal expenses, employment protection and commercial liability. Passionate about developing people and corporate culture, she is our Complaints and Vulnerable Customer Champion, as well as Training and Development Lead.



Fahim Latif [Finance Manager \(FCCA\)](#)


Fahim brings over 10 years' experience in banking and insurance to his role as finance manager. His positivity, financial acumen and strategic input into the decision-making process helps drive the business forward with a customer-centric focus.



Steve Perry [CFO \(FCMA\)](#)

Steve is focused on building highly effective finance functions and is a Fellow of the Chartered Institute of Management Accountants.

Steve developed his knowledge of operational excellence working across different environments from SMEs to large global organisations including RSA, Royal London and HBOS.



“We hope that your clients never need to claim but whenever they do, we will ensure that their claim gets resolved quickly and smoothly with as little business disruption and personal upheaval as possible.”

Sophie Doel, Head of Operations

Making claims **less stressful**

Our claims team will ensure that every case is handled with professionalism, discretion and diplomacy.

At Irwell we understand that making a claim can be a challenging, time-consuming and stressful time for everyone involved.

It is our aim is to make the claims process as seamless and stress-free as possible for you and your clients.

We will handle all claims negotiations and legal disputes with professionalism, efficiency, and respect.

Care and attention to **detail**

Your clients will have access to highly experienced claims and legal teams who will handle their case from the initial call through to completion.

We are always mindful that every client and case is unique. Our knowledgeable claims advisers invest time getting to know your clients and

the nuances of their case so that it can be handled with diplomacy and discretion.

Our insurance products are backed by trusted and professional legal and litigation services so that clients feel fully supported during what can be an upsetting time.

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, giving our accountants confidence that it is fit for purpose and of real value to their clients.”

Ben Chaplin, Managing Director, Croner-i

“Irwell have partnered with us to create a proposition that is tuned to both our distribution platforms and our customers’ needs. Their insurance expertise coupled with commercial mindset is very refreshing.”

Andy Brownsell, Commercial Director,
Starpeak Insurance Solutions



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Giles Reading, Chief Executive Officer



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SafeCheck is provided by our partners at Peninsula.

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

