

# Commercial Liability Insurance and Legal Expenses specialists



# Mitigating your clients' business risk is our business

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

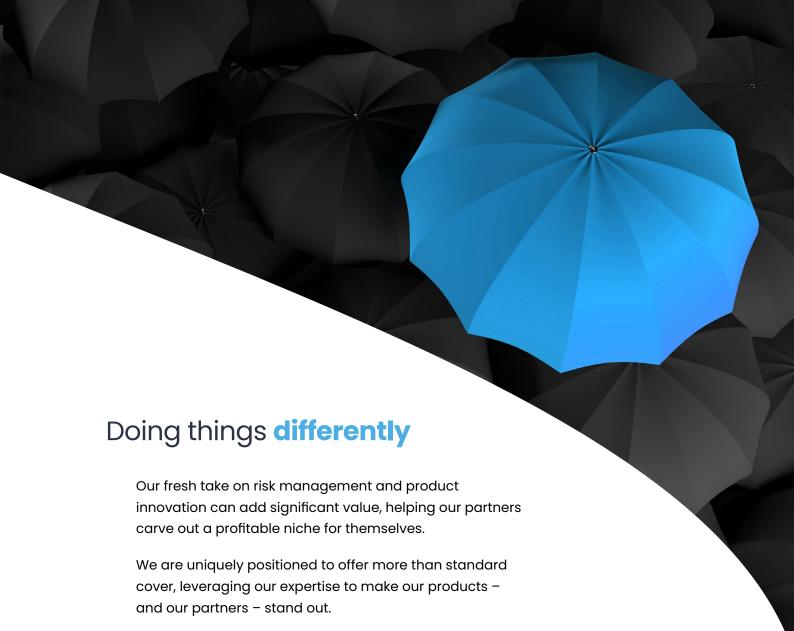
From SMEs and sole traders to larger corporates, we understand the associated risks of running these businesses. That's why we are best placed to insure and protect them.

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.





# Our products designed with your clients in mind

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.

#### **Commercial liability insurance**

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

#### Legal expenses

- 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,





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

**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



### 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** 

"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



# 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



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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







