



Legal Expenses **Specialists**



Irwell

INSURANCE COMPANY LIMITED



Legal expenses

Protection and peace of mind

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**



**Officers' Legal
Protection**

Legal Expenses that can help reduce the financial burden

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.



Our legal expenses team are committed to giving professional and discreet service during a stressful time for clients.

Billi Cobley, Senior Class Underwriter





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** (available on request)

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



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** (other monthly limits are available on request) for up to 12 months – whilst the landlord is pursuing repossession of their property.



Protection for private landlords

There are
2.74 million
private landlords
in the UK¹

38% of landlords with
5 or more properties have
more than one tenant in
arrears.²

Over **67%** of landlords
have had to give their tenants
a section 21 notice and 25% a
section 8 notice³

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

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

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



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

Mark Wilson, Senior LEI Underwriter

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

Legal costs up to **£250,000** (available on request)

- Breach of Restrictive Covenants
- Defence of Legal Rights
- Protecting your property
- Personal Injury
- Jury Service and Witness Expenses
- Statutory Licence Appeals
- Contract Disputes
- Recovery of Debts
- Tax Enquires
- Regaining possession of your property
- Evicting Squatters
- Recovery of Rent
- Property Damage
- Nuisance
- Disputes of the tenancy agreement relating to maintenance
- **Option to add rent protection for residential risks**



Commercial landlord risk exposure

94.9% of UK organisations lease their main commercial premises

35% of commercial landlords are affected by contractual disputes

<https://www.duttongregory.co.uk/site/blog/commercial-news/commercial-property-market-statistics-uk>
<https://www.propertyinvestortoday.co.uk/breaking-news/2025/03/legal-experts-guidance-on-handling-commercial-property-disputes/>
<https://www.alanboswell.com/resources/commercial-property-statistics/>



Commercial legal protection



Do your clients need access to legal advice and fees?

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.

Legal costs up to **£250,000** (available on request)

- Breach of Restrictive Covenants
- Defence of Legal Rights
- Protecting your property
- Personal Injury
- Jury Service and Witness Expenses
- Contract Disputes
- Recovery of Debts

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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



Mitigating commercial risks

72% reported an increase in cases brought against their company over the past 5 years

58% said litigation claims had a significant financial impact on the business



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 Legal 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.

Legal costs up to **£250,000** (available on request)

- Employment Disputes
- Employment Compensation Awards



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.



Employee disputes can soon escalate

£184,000

the largest
award for unfair
dismissal

£1,750,000

the largest award
in a discrimination
case

491,000

open cases as the
backlog in tribunal
cases continues

11%

increase in
employment
tribunal cases

<https://www.airmic.com/news/uk-businesses-hit-rising-levels-litigation>

<https://www.solicitorsjournal.com/sjarticle/employment-tribunal-backlog-grows-alarmingly>



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.

Legal costs up to **£100,000** (available on request)

- HMRC Compliance checks such as Income Tax self-assessment or VAT declarations
- Disputes with HMRC
- Inheritance Tax Enquiries
- Child Tax Credit enquiries
- Stamp Duty enquiries



Counting the cost of HMRC disputes

12,668 new appeals were lodged in 23/24

91.8% HMRC's success rate for tribunal appeals

<https://www.gov.uk/government/consultations/the-tax-administration-framework-review-improving-hmrcs-approach-to-dispute-resolution/the-tax-administration-framework-review-improving-hmrcs-approach-to-dispute-resolution#:~:text=to%20the%20tribunal.,Appeals%20to%20the%20First%2Dtier%20Tax%20Tribunal,in%20other%20dispute%20resolution%20mechanisms.>



Officers' legal protection



From the pursuit or defence of claims including criminal charges, representation on disciplinary hearings, public enquiries and inquests, investigations by the Independent Office for Police Conduct to cases of wrongful arrest.

This specialist policy provides legal and advisers' costs to support members in the pursuit or defence of claims – giving officers one less thing to worry about

during what can be a stressful time.

- **Federation approved legal representation** with 24/7 access
- Legal, Tax and Lifestyle **Counselling Helplines**
- A dedicated **Legal Assistance Hub** providing interactive legal documents and useful resources
- Support for **non-duty related matters** such as tax probate and property

Legal costs up to **£100,000** (available on request)

- Legal defence cover including Pre Charge actions in a Magistrates Court or Crown Court
- Disciplinary Hearings
- Wrongful Arrest
- Discrimination at work
- Personal Injury
- Employment Disputes
- Other Niche covers (provided on request)



Police disputes in focus

1312 police officers were referred to formal misconduct proceedings

35% increase in the number of police officers referred to formal misconduct proceedings



Meet the legal expenses **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](#)



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](#)



Mark Wilson Senior LEI Underwriter (Dip Cii)

Mark has over 15 years' experience in legal expenses and has extensive knowledge of commercial, property and landlord legal protection. He is committed to delivering products for the evolving rental market and supporting commercial clients with invaluable sector insights to support Irwell's ambitious growth plans within the wider LEI market.

[EMAIL MARK](#)



Annie Chapman Underwriting Assistant

After graduating from The University of Manchester with an Integrated Masters in Maths, Annie joined Irwell's graduate trainee programme to be mentored by Joe. She supports the team by collating and analysing data, sector risk research and assists comparing policy rates and wordings.

[EMAIL ANNIE](#)



Cameron Price Underwriting Assistant

Cameron joined Irwell's graduate trainee scheme after graduating from The University of Manchester with an Integrated Masters in Maths. Mentored by Becky, he supports underwriting with insightful data collation, market analysis and the creation of policy wordings.

[EMAIL CAMERON](#)

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.



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

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SafeCheck is provided by our partners at Peninsula.

