



Commercial Liability Insurance and Legal Expenses specialists



Irwell

INSURANCE COMPANY LIMITED

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.





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**

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, 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**



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 Assistant 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

