



Commercial and Residential Landlord Legal Expenses



Irwell

INSURANCE COMPANY LIMITED



Legal Expenses that can help reduce the financial burden

Specialists in the rental sector

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

The evolving rental risk landscape

The Renters Reform Bill represents a fundamental shift in the landlord-tenant relationship and landlord responsibilities. Proactive, informed management – and the right insurance coverage, including legal expenses and rent guarantee protection – will be key to minimising landlord risk exposure.

Keep your landlord clients informed

The Bill proposes sweeping reforms, including:

- The abolition of Section 21 'no-fault' evictions
- Doubling notice periods for rent increase to 2 months.
- The introduction of a Decent Homes Standard
- Greater rights for tenants to keep pets
- A digital Property Portal to increase landlord accountability
- A strengthened Ombudsman scheme to handle disputes more efficiently
- Changes to tenancy structure, with assured shorthold tenancies replaced by periodic tenancies

Preparing your clients for a new era of letting

Landlords and agents should:

1

Review possession procedures and stay up to date with evolving Section 8 grounds.

2

Undertake compliance checks on all properties; minimum standards and documentation.

3

Consider professionalising operations to ensure preparedness and resilience

4

Evaluate insurance policies for rent guarantee, legal expenses and property owner liability.





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



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.



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PRA Registration No. 202897

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SafeCheck is provided by our partners at Peninsula.



*The***ABI**