



Specialists in Commercial Liability Insurance & Legal Expenses



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.

Liability and legal expenses 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.

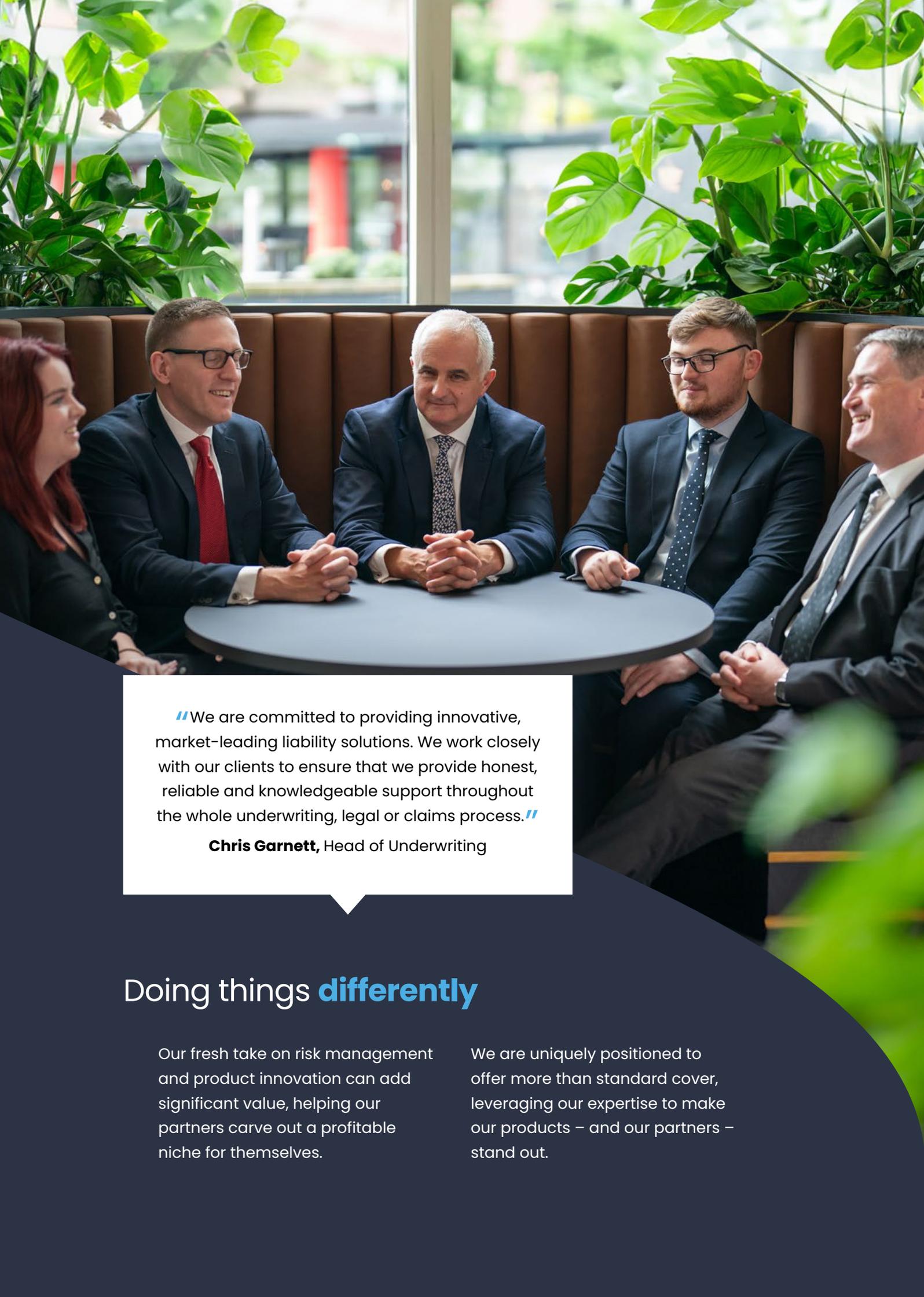




Why become an **Irwell partner?**

- 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.”

Chris Garnett, Head of Underwriting

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.

Legal expenses that offer 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



Liability insurance 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

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 forewarned is forearmed.





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



Safe Check

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 **senior 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](#)



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.

[EMAIL CHRIS](#)



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 \(ACII\) - Liability Insurance](#)

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](#)



David Rimmington Chief Financial Officer

David trained as a chartered accountant with KPMG and has over 30 years' experience in financial management within the life assurance and banking sectors. He has held several senior financial management positions within the Royal London Group and most recently as Group Finance Director for Chesnara plc.

[EMAIL DAVID](#)



Mike Ward Head of Finance

Mike has over 17 years' experience working in finance positions within the insurance and financial services sector. He provides strategic insight and technical insurance accounting expertise and a wealth of experience in regulatory returns in particular Solvency II, long-term insurance reserving and run off modelling and policy database software design.

[EMAIL MIKE](#)



Russell Thompson Claims Manager

Russell has over 20 years commercial claims experience in commercial liability, long and short tail industrial disease, property, and construction PI. He has specialised in counter fraud investigation, client-vendor management and large and complex losses. He is passionate about training and mentoring claims handlers of the future.

[EMAIL RUSSELL](#)



“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.”

Russell Thompson, Claims Manager

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

“Possibly the best overall product suite in the space.”

Elwyn Isted, CEO, Tristar Underwriting

“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



“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



0344 892 0165

info@irwell.co.uk

www.irwell.co.uk

Irwell Insurance Company Limited
2 Cheetham Hill Road, Manchester, M4 4FB

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

