

Premier Protection Policy Summary

for clients of

Ensors

Cardinal House, 46 St. Nicholas Street, IPSWICH, Suffolk, IP1 1TT

Important: This is a 'claims made' insurance. CCH must receive claims in writing during the period of insurance.

We have arranged this policy with CCH to provide cover against the costs of protecting your interests during HMRC enquiries, reviews, interventions or audits. In respect of Business Clients, it also covers HMRC enquiries, reviews and interventions relating to the personal tax returns of the partners, directors and company secretaries (as registered to Companies House) of your business including their spouses, common-law spouses or civil partners, in respect of whom we are the tax return agent provided that the gross income on any Self Employment pages of the partner's/director's tax return does not exceed £30,000 per annum and gross income on any Land and Property pages does not exceed £50,000 per annum. Cover in respect of all personal tax returns is subject to there being no requirement to complete any Self Employment pages, and/or, there being no more than £50,000 gross income per annum from Land and Property, unless the appropriate additional premium has been paid. CCH administer the policy on behalf of the Insurer. It covers representation costs up to £100,000 should you become involved in any of the following Insured Incidents in Great Britain and Northern Ireland.

This is an annual policy unless you join part way through the scheme's insurance period or we advise you otherwise. Cover will commence from the scheme's commencement date unless payment is received after that date, in which case, cover will commence from the date payment is received.

Insured Incidents

What is covered by your policy

HMRC Enquiries, Reviews, Interventions and Audits

- 1) A Self Assessment Enquiry or Repayment Claim by HMRC.
- 2) A review, intervention or audit by HMRC concerning compliance with Self Assessment, PAYE, Social Security, Construction Industry, IR35, VAT, National Minimum Wage or Gift Aid legislation and regulations.

What is not covered by your policy

- Any enquiry, review, intervention, audit or dispute
 - by, with, arising from or on behalf of HMRC Specialist Investigations, Criminal Taxes Unit or Criminal Intelligence Group; or
 - carried out under HMRC Civil Investigations of Fraud procedure, Public Notice 160 or Section 60 of VAT Act 1994; or
 - arising from or carried out under Code of Practice 8 or 9; or
 - concerning compliance with Tax Credits Legislation; or
 - concerning a failure to reconcile returns.
- Circumstances where you unreasonably failed to implement changes or corrections identified and agreed with HMRC during a previous enquiry, review, intervention, dispute or audit.
- Claims circumstances we or you ought to have known about before you were covered by the policy.
- The cost of taxes, fines, penalties, interest, compensation, damages or wages which you may be required to pay.
- The cost of preparing accounts, records or statutory returns and the cost of professional valuations to support them.
- The cost of compliance work that you could normally complete.
- Any criminal prosecution.
- Defending Employment or Industrial Tribunal or Civil Court legal proceedings.
- Judicial review.
- Representation costs incurred without CCH's consent.

Conditions which apply to your policy

- Your statutory returns, appropriate to the insured incident and into which HMRC could enquire when the insured incident arises, were submitted to HMRC within their statutory time limits or, if they were not,
 - a) no more than one of the last four such consecutive statutory returns due for submission monthly or quarterly; and/or
 - b) no more than one of the last two such consecutive statutory returns due for submission annually were submitted, or remain un-submitted, more than 90 days after their due submission date, unless HMRC accepts the reason for the delay.
- Where a return has not been issued, you must have notified HMRC within the statutory time limits of chargeability to tax and if appropriate, your operation of PAYE and your use of subcontractors in the construction industry; and you have registered for VAT where required.
- When an enquiry, review, intervention or audit begins
 - a) we must be the Self Assessment tax return agent; or
 - b) if a registered charity, we must have a current engagement letter from you for the ongoing provision of accountancy or audit services or both.
- In respect of any non-written enquiry, intervention or request for review by HMRC you must have had at least 60 days continuous Premier Protection cover before the enquiry, intervention or request for review arose.
- To make a Gift Aid claim on your policy you must be a registered charity and be registered with HMRC to claim Gift Aid relief.
- You must at all times during the course of a claim
 - give us and CCH a full and truthful account of your affairs;
 - co-operate with and follow our and CCH's advice.
- There must be good prospects of reducing any alleged liability to tax, National Insurance Contributions or underpayment of the National Minimum Wage.
- You must be one of our clients when a claim is made.

Claims procedure

You should let us know of a possible claim as soon as possible. We will report claims to CCH in writing. CCH will usually ask for a claim form to be completed and returned with supporting information. CCH will appoint us to represent your interests and our costs will be billed direct to CCH. You will be asked to pay any VAT element if you are VAT registered. We will keep you informed of the progress of any claim you make.

Cancellation rights

If the policy does not meet your requirements, you may cancel it within 14 days of our receipt of your premium and receive a full refund provided that you have not made or intend to make a claim.

CCH Customer care

CCH aim to give a high standard of service at all times. If you are unhappy with CCH's service for any reason, you should write to Client Relations, CCH, Croner House, Wheatfield Way, Hinckley LE10 1YG, United Kingdom. Alternatively you can telephone CCH on 01455 897259, send CCH a fax on 01455 897026 or e-mail CCH at clientrelations@wolterskluwer.co.uk. You may also write to the Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH, United Kingdom. Alternatively you can telephone DAS on 0117 934 0066 or e-mail DAS at customerrelations@das.co.uk. If you cannot settle your complaint with CCH or DAS, you may then be entitled to refer it to Financial Ombudsman Service.

Wolters Kluwer (UK) Ltd and DAS are both ultimately covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if CCH or DAS cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Important: This document only provides a summary of the cover provided. A copy of the master policy, which provides full details of the terms, conditions and limitations of the cover, is available from us on request. Cover is underwritten by DAS Legal Expenses Insurance Company Limited. CCH is a trading name of Wolters Kluwer (UK) Limited. Registered in England and Wales, No 450650. Registered Office: 145 London Road, Kingston upon Thames KT2 6SR, United Kingdom. Wolters Kluwer (UK) Limited is authorised and regulated by the Financial Conduct Authority.