

Premier Protection Policy Summary

for clients of

Honey Barrett Ltd

t/a Honey Barrett, 53 Gildredge Road, EASTBOURNE, East Sussex BN21 4SF

Important: This is a "claims made" insurance. Claims must be received by CCH 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 HM Revenue and Customs enquiries, reviews or interventions. In respect of Business Clients, it also covers HM Revenue and Customs enquiries, reviews and interventions relating to the personal tax returns of the partners or directors of your business in respect of whom we are the tax return agent. 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****HM Revenue and Customs Enquiries, Reviews and Interventions**

- 1) A Self Assessment Enquiry or Repayment Claim by HM Revenue and Customs.
- 2) A review or intervention by HM Revenue and Customs concerning compliance with Self Assessment, PAYE, Social Security, Construction Industry, IR35 or VAT legislation and regulations.

What is not covered by your policy

- Any enquiry, review, intervention or dispute
 - by, with or on behalf of HM Revenue and Customs Special Civil Investigations Office or Criminal Taxes Unit; or
 - carried out under HM Revenue and Customs Civil Investigations of Fraud procedure, Public Notice 160 or Section 60 of VAT Act 1994; or
 - where HM Revenue and Customs has issued a Code of Practice 8 or 9 leaflet; or
 - into compliance with National Minimum Wage or Tax Credits Legislation; or
 - concerning a failure to reconcile returns; or
 - circumstances where you unreasonably failed to implement changes or corrections identified and agreed with HM Revenue and Customs during a previous enquiry, review, intervention or dispute.
- 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 or damages which you are required to pay.
- The cost of preparing accounts, records or statutory returns and the cost of professional valuations to support them.
- The cost of reconciling returns.
- The cost of compliance work ordinarily capable of being completed by you.
- Any criminal prosecution.
- Judicial review.
- Representation costs incurred without CCH's consent.

Conditions which apply to your policy

- No more than one of your last;
 - (a) four consecutive statutory returns due for submission monthly
 - (b) four consecutive statutory returns due for submission quarterly
 - (c) two consecutive statutory returns due for submission annually
 relating to the insured incident, was submitted, or remains un-submitted, to HM Revenue and Customs after expiry of its statutory time limit; and
 - (d) any such return submitted late, or which remained un-submitted, on or before the date the insured incident arose, was no more than 90 days late unless HM Revenue and Customs accepts the reason for the delay.
- Where a return has not been issued, you must have notified HM Revenue and Customs within the statutory time limits of chargeability to tax and if appropriate, your operation of PAYE and your use of sub contractors in the construction industry; and you have registered for VAT where required.
- We must be the Self Assessment tax return agent when an enquiry, review or intervention commences.
- In respect of any non written enquiry, intervention or request for review by HM Revenue and Customs you must have had at least 60 days continuous Premier Protection cover before the enquiry, intervention or request for review arose.
- 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 or National Insurance Contributions.
- 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 by contacting us at the above address. 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. Wolters Kluwer (UK) Limited is authorised and regulated by the Financial Service Authority (FSA) for general insurance business.