

## TaxSure for Accountants

Honey Barrett Ltd t/a Honey Barrett  
48 St Leonards Road, BEXHILL ON SEA, East Sussex, TN40 1JB

**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 & Customs enquiries and disputes. CCH administer the policy on behalf of the Insurer. It covers representation costs up to £75,000 should you become involved in any of the following Insured Incidents in Great Britain and Northern Ireland other than Insured Incident 1(b)(i) and (ii) in respect of which the limits are;

- 1(b)(i) £3,000
- 1(b)(ii) £6,000

This is an annual policy unless you join part way through the scheme's insurance period or we advise you otherwise. Cover will only commence after we have received the premium. 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.

**What is covered by your policy****1) Self Assessment and Repayment Claim Enquiries**

- a) a Self Assessment Full Enquiry or Repayment Claim which will include a request for sight of all books and records by HM Revenue & Customs; or
- b) a Self Assessment Aspect Enquiry by HM Revenue and Customs into one or more specific aspects of
  - (i) a Self Assessment return other than a Corporation Tax Self Assessment return; or
  - (ii) a Corporation Tax Self Assessment return.

**2) Employer Compliance Disputes**

A dispute with HM Revenue & Customs concerning compliance with Pay As You Earn or Social Security Regulations.

**3) Value Added Tax Disputes**

A dispute with HM Revenue & Customs following their issue of an assessment, written decision or notice of civil penalty relating to Value Added Tax.

**What is not covered by your policy**

- Claim circumstances we or you ought to have known about before you were covered by the policy.
- Enquiries by HM Revenue & Customs Special Civil Investigations Office, carried out under HM Revenue & Customs Civil Investigations of Fraud Procedure or where HM Revenue & Customs have issued a Code of Practice 8 or 9 leaflet.
- Investigations carried out under Section 60 headed "VAT evasion: conduct involving dishonesty" of the VAT Act 1994.
- Criminal prosecutions.
- Representation costs incurred without CCH's consent.
- Compliance visit by HM Revenue & Customs or the cost of supplying compliance information, unless a dispute with HM Revenue & Customs exists.
- Enquires or disputes arising from or relating to National Minimum Wage or Tax Credits legislation.

**Conditions which apply to your policy**

- In respect of Self Assessment Enquiries, tax returns, which HM Revenue & Customs could enquire into at the time an enquiry arises, must have been submitted on time and any chargeability to tax notified to HM Revenue & Customs on time.
- We must be the tax return agent when the enquiry or dispute commences.
- 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 Performance Management, CCH, Croner House, Wheatfield Way, Hinckley, Leicestershire LE10 1YG. Alternatively you can telephone CCH on 0844 561 8138, send CCH a fax on 01455 897408 or e-mail CCH at client\_care@cch.co.uk. You may also write to the Managing Director of DAS Legal Expenses Insurance Company Limited, DAS House, Quayside, Temple Back, Bristol BS1 6NH. Telephone 0117 934 2000, send a fax on 0117 934 2109. 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 we cannot meet our 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.