

Tax Investigation

Legal Expenses Insurance

temple
legal protection



Tax Investigation Legal Expenses Insurance

Comprehensive cover against the costs of an HMRC investigation or appeal including enquiries into income tax, corporation tax returns and many other financial compliance situations.

Your Trusted Insurance Partner

Contact us now on
01483 577877

www.temple-legal.co.uk

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INSURANCE

WE HELP MORE

Tax Investigation

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Tax investigation insurance is a crucial part of any commercial insurance portfolio, and our cover is some of the widest available. We provide comprehensive cover against the costs of an HMRC investigation or appeal, which includes:

- Enquiries into income tax or corporation tax returns.
- A dispute about compliance with PAYE, NI, Social Security, construction industry and IR35 legislation and regulations.
- A dispute about alleged VAT arrears.
- A written request to inspect business records, assets or premises.

Temple policyholders with this cover can not only use their accountant for assistance with these disputes, but also have access to our UK-wide solicitor network for additional expert legal support in their defence.

We have a long history of partnering with accountants and brokers, offering cover either as on an optional basis, or for entire portfolios as a member benefit.

What are the benefits of the scheme?

The advantages for you:

- Policies are easy to issue.
- Bespoke cover is available.
- Simple monthly reporting.
- A dedicated account manager at Temple.
- Market-leading claims service, giving you peace of mind your clients will be treated fairly.
- Timely and intelligent decisions.

The advantages for your clients:

- Comprehensive cover including IR35 appeals - a situation that many of our competitors do not cover.
- A first-class claims service with expert law firms.
- Flexible, bespoke policies and pricing to suit the requirements of your clients.

How does it work?

Temple's Tax Investigation LEI product is straightforward to use; it operates on a self-quote, self-issue basis, where you issue policy wordings and schedules for each client.

- Premiums are payable to us on a monthly basis; monthly instalment payments are also available.
- Full support is given for non-standard and stand-alone risks by telephone and on-line.

Standard Cover:

- HMRC enquiries into income tax or corporation tax returns.
- Disputes with HMRC about compliance with PAYE, NI, social security, construction industry or IR35 legislation and regulations.
- Disputes with HMRC about alleged VAT arrears.
- HMRC Schedule 36 requests to inspect business records, assets or premises.
- £100,000 limit of indemnity with a £1m annual aggregate.

Alternative cover options:

- We can offer you a branded, bespoke policy to match or improve on your existing tax investigation LEI proposition.

Next steps:

To arrange a free tax investigation LEI health check or for more information and to set up a face-to-face meeting, please speak directly to our team by calling **01483 577877** or by sending an email to sean.fayle@temple-legal.co.uk

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www.temple-legal.co.uk
info@temple-legal.co.uk

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Summary of Cover

The following is a summary of cover designed to help you understand the key features, benefits, exclusions and limitations of Temple's Tax Investigation legal expenses insurance. Full policy terms and conditions are contained in the policy wording, a copy of which is available on request. This insurance is provided by Temple Legal Protection Limited who are authorised under a binding authority agreement to underwrite and administer this insurance on behalf of Intact Insurance UK Limited.

SIGNIFICANT FEATURES	
Claims reporting basis	This is a claims made insurance. You must report your claim during the period of insurance and as soon as you become aware of circumstances which may lead to a claim.
Limits of indemnity	• £100,000 per claim • Aggregate of £1,000,000 per period of insurance
Co-insurance	40% for use of a representative who is not one of our panel of appointed representatives and where that chosen representative does not agree to our standard charging rates
Territorial limits	The United Kingdom of Great Britain and Northern Ireland
Applicable law	England and Wales
Period of insurance	12 months unless otherwise agreed

SIGNIFICANT FEATURES	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
The insurer will pay accountants' costs and expenses up to the limit of indemnity to represent your company under the insured events listed below.	• All claims must arise during the period of insurance and within the territorial limits. • It must always be more likely than not that your claim will be successful. This requirement applies throughout the duration of your claim. • Circumstances giving rise to a claim which exist before you take out this policy. • Routine tax matters not connected with a formal investigation or your business tax affairs. • All returns must be complete and correct and submitted within statutory time limits. • HMRC Specialist Investigations, alleged dishonesty or criminal offences. • All returns must be complete and correct and submitted within statutory time limits. • Tax avoidance schemes. • Failure to register for VAT, PAYE or the Construction Industry Scheme, where required. • Provisional or incomplete HMRC returns. • An investigation into compliance with tax credits or minimum wage legislation.
HM Revenue & Customs (HMRC) Enquiries HMRC enquiries into the whole or specific aspects of your Income Tax or Corporation Tax return.	
Employers' Compliance Disputes A dispute with HMRC about your compliance with PAYE, NI, Social Security, Construction Industry or IR35 legislation and regulations.	
VAT Disputes A dispute with HMRC about alleged VAT arrears.	
Schedule 36 Pre-Disputes A written request from HMRC to inspect your business records, assets or premises.	