

Summary of Service

HM Revenue & Customs

Enquiry & Disputes Service Summary.

Handley Roberts has purchased from Peninsula Business Services Limited FSA No 468574 an Insurance policy for the period 01/09/08 to 30/09/09. The policy is underwritten by Irwell Insurance Company Limited (FSA No 202897).

Under the terms of the Policy Handley Roberts can claim the professional fees payable by Clients when the Client is subject to an enquiry or dispute in the following circumstances to a maximum of £75,000 in any one claim.

1. **Personal Full Enquiry:** The issue by HM Revenue & Customs of a formal notice under s 9A of the Taxes Management Act 1970 notifying a full enquiry into the non-business affairs of the Client.
2. **Personal Aspect Enquiry:** The issue by HM Revenue & Customs of a formal notice under s 9A of the Taxes Management Act 1970 notifying an aspect enquiry into the non-business affairs of the Client.
3. **Business Full Enquiry:** The issue by HM Revenue & Customs of a formal notice and request to examine all the business books and records of the Client under s 9A or 12AC of the Taxes Management Act 1970 or pursuant to paragraph 24(i) of Schedule 18 of the Finance Act 1998.
4. **Business Aspect Enquiry:** The issue by HM Revenue & Customs of a formal notice to enquire into aspects of the business books and records of the Client under s 9A or 12AC of the Taxes Management Act 1970 or pursuant to paragraph 24(i) of Schedule 18 of the Finance Act 1998.
5. **Employer Compliance Dispute:** Disputes following an employer compliance visit by HM Revenue & Customs which results in an expression of dissatisfaction with the Client's PAYE and/or NIC affairs or the Insured's P11D's or P9Ds, IR35 legislation.
6. **VAT Dispute:** A dispute following the issue by HM Revenue & Customs of an assessment, written decision or statement of alleged arrears relating to Value Added Tax or default surcharges or penalties.

Claims can be made by Handley Roberts in respect of professional fees payable for all discussions, meetings and correspondence between Handley Roberts and our Clients. Preparation of our Clients case and representation of the Client at any HM Revenue & Customs hearing before general or special commissioners for a HM Revenue & Customs tribunal and any subsequent appeal by Handley Roberts subject to the prior written approval of Peninsula Business Services Limited.

Handley Roberts will make claims and credit proceeds against the Client's liability for fees. The Client shall be liable for the firms fees should a claim be denied.

The main exclusions in our policy are as follows:

- Circumstances leading to an enquiry you ought to have known about prior to purchasing the service.
- Existing enquires or disputes in process prior to subscribing to the Service.
- Investigations carried out under Section 60 of the VAT 1994 Act and /or Special Civil Investigations Unit.
- The defence of criminal prosecution.
- Investigations that occur as a consequence of annual returns being submitted outside the statutory time limits.

Handley Roberts at its discretion will undertake work when an Investigation, enquiry or dispute occurs.

IMPORTANT NOTICE

The above is a brief outline of Handley Roberts' Insurance and is not the Policy document.