Vantage Tax Fee Protection
Summary of Cover

Vantage Fee Protect

Introduction

This document is a receipt of your premium and confirmation that cover is in place. You are insured in respect of charges incurred for work undertaken in respect of HMRC enquiries and compliance checks. Where applicable directors or partners (including their spouses/civil partners) of the Insured Client are also covered, subject to the agreed external income limits. This document does not give full details of the cover provided. A copy of the Master Policy containing all the terms and conditions is available on request.

Employment, Health & Safety and Legal Helpline

This protection includes telephone access to consultants who are available to assist you with practical advice on any employment, health & safety or general legal issues that you or your business may encounter.

To access this service please call 0116 243 7891 and quote VTFP26 (Monday – Friday 8:30am to 5:30pm, excluding bank holidays).

Type of insurance and cover provided

Tax Fee Protection insurance offers protection for costs in tax matters as listed below:

This Policy will cover:	**This Policy will not cover:**
Professional fees incurred in respect of:	The insurer will not be liable for any fees or costs:
• Corporation Tax and Income Tax full or aspect enquiries • PAYE/NIC compliance checks from the outset and disputes with HMRC following such checks • IR35/Employment Status/CIS enquiries and disputes • VAT compliance checks from the outset and disputes with HMRC following such checks • Business record checks, inspections and interventions under HMRC's Information & Inspection Powers at Schedule 36 FA 2008 • Inheritance tax/Probate return enquiries • Stamp Duty and Stamp Duty Land Tax Enquiries • National Minimum Wage/National Living Wage enquiries • Student Loan enquiries • Gift Aid enquiries • Companies House confirmation statement enquiries • Enquiries into Scottish Taxes • Auto enrolment return enquiries • Code of Practice 8 investigations • Applications for judicial review, subject to Vantage Fee Protect consent	• Incurred prior to the acceptance of a claim by Vantage Fee Protect • In respect of any work undertaken prior to receipt of notification of enquiry by HMRC • In respect of any claim arising from or relating to a circumstance that occurred prior to or existed at the inception of this Policy • Relating to time spent during a review of the business or other financial records by HMRC, unless this has been authorised in advance by Vantage Fee Protect • Relating to a criminal prosecution or an enquiry conducted by HMRC under the Civil Investigation of Fraud Procedure (Code of Practice 9) • Relating to any claim arising from an enquiry into an insured client's quarterly VAT or Tax return not submitted within the statutory time limits or an annual return not submitted within 90 days following expiry of the statutory time limits • In respect of work that should be routinely undertaken by the Policyholder at the insured client's expense • In respect of any claim made, brought or commenced outside the territorial limits • Where a claim has not been notified within the period of insurance • Any taxes, interest, penalties and fines or any other duties • In any claim where the insured client has adopted a tax avoidance scheme • Incurred as a result of professional negligence

Subject to qualifying conditions

Important note: This document only provides a summary of the Tax Fee Protection cover and exclusions. A copy of the Master Policy, which contains all the terms and conditions, is available on request.

What Limits apply to this cover?

- HMRC enquiries under Code of Practice 8: £10,000 any one claim and in the annual aggregate
- Judicial Review applications: £10,000 any one claim and in the annual aggregate
- All other enquiries: £100,000 any one claim and in the annual aggregate
- There is no excess to pay in respect of any claim made against this Policy

Your Insurer

This insurance policy has been arranged by Vantage Tax Fee Protection Ltd an Appointed Representative of Rhino Protect Limited and administered by ARAG plc, who are authorised to administer this insurance on behalf of the Insurer ARAG Legal Expenses Insurance Company Limited. ARAG plc is authorised and regulated by the Financial Conduct Authority (FRN452369). Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England. Company Number 02585818. ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England and Wales. Company Number 103274. Rhino Protect Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at www.fca.org.uk/register or by contacting them on 0800 111 6768.

How do I cancel this Policy?

This Policy may be cancelled in writing at any time by you by giving immediate written notice to Vantage. Vantage may also cancel this Policy by giving 30 days written notice to you. In the event of cancellation you will be entitled to a full refund of premium if the Policy is cancelled within the first 14 days or refund of a proportionate part of the premium corresponding to the un-expired period of insurance where the Policy is cancelled after the first 14 days. There will be no refund of premium if you have notified a claim during the Period of Insurance.

Making a claim

Claims should be notified to Vantage by calling 0116 274 9192 or in writing to: Claims Department, Vantage Fee Protect, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA, or by email to: claims@vantagefeeprotect.com.

How to make a complaint

We hope that you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please write to:

The Nominated Complaints Handler, Vantage Fee Protect Ltd, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA. **Telephone:** 0116 274 9123 **Email:** feedback@rhinoprotectinsurance.com

If your complaint about the sale of your Policy or your claim cannot be resolved by the end of the third working day, your complaint will be passed to the administrators of this Policy ARAG plc at: ARAG plc, Unit 4a Greenway Court Bedwas Caerphilly CF83 8DW Email: customerrelations@arag.co.uk. Tel: 0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded). If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than £6.5million and either have up to 50 employees, or a balance sheet threshold of £5million. You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR **Tel:** 0845 080 1800 **Email:** complaint.info@financial-ombudsman.org.uk **Website:** www.financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

What happens if we can't meet our liabilities?

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that the Insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS by visiting www. fscs.org.uk.

Data Protection Act

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 2018, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.