

Qdos Vantage Tax Fee Protection Summary of Cover

The Policyholder

<< Name >>
<<Address >>
<<Address >>
<<Address >>
<<Address >>
<<Address >>

Appointed Consultant: <<Insert>>
Premium: << Value paid >>
Date Received: <<Date payment received >>
Period of Insurance: << start >> to << end >>

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 Policyholder 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 of the terms and conditions is available on request.

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: |
|---|--|
| <p>Professional fees incurred by the appointed consultant in respect of:</p> <ul style="list-style-type: none"> • Corporation Tax full or aspect enquiries • Income Tax full or aspect enquiries • VAT compliance checks from the outset and disputes with HMRC following such checks • PAYE/NIC compliance checks from the outset and disputes with HMRC following such checks • IR35/Employment Status/CIS enquiries and disputes • Business record checks, inspections and interventions under HMRC's Information & Inspection Powers at Schedule 36 FA 2008 • Up to £250 of costs relating to an informal request for information by HMRC, by telephone or other mean • Inheritance tax enquiries • Child tax credit enquiries • National minimum wage enquiries • Student Loan and Gift Aid enquiries • Enquiries under Section 60 or 61 of the VAT Act 1994, provided that at the culmination of such investigation it is proved that you were not found guilty of dishonesty, fraud or fraudulent intent • Code of Practice 8 investigations provided that at the culmination of such investigation it is proved that you were not found guilty of dishonesty, fraud or fraudulent intent • Applications for judicial review, subject to Qdos consent. | <p>The insurer will not be liable for any fees or costs:</p> <ul style="list-style-type: none"> • Incurred prior to acceptance of a claim by Qdos • In respect of any work undertaken prior to the policyholder's receipt of notification of enquiry by HMRC • In respect of any matter where the policyholder has entered into communications with HMRC without taking advice from the appointed consultant • 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 the defence of any criminal prosecution • Relating to any claim arising from an enquiry into your tax return or an amendment to your tax return or any other statutory return that was not submitted within 90 days following expiry of the statutory time limits, unless HMRC provide written confirmation of their acceptance of the delay • Relating to any enquiry following the correction of a self-assessment return where the error requiring rectification was due to a deliberate act by the policyholder or appointed consultant or any other representative or where you refuse HMRC's reasonable request for rectification of the self-assessment return • In respect of work that should be routinely undertaken at the policyholder's expense by the appointed consultant, including preparation of tax returns and accounts • 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 or notified within the notification period • Unless the appointed representative has prepared and/or submitted your tax return • Any taxes, interest, penalties and fines or any other duties • In any claim where the policyholder has adopted a tax avoidance scheme • Incurred as a result of professional negligence by the appointed consultant, which would normally be covered by a Professional Indemnity Insurance policy. |

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.

Limit of indemnity

- 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

Excess

There is no excess to pay in respect of any claim made against this policy.

Insurer

This policy has been arranged by Qdos Broker & Underwriting Services Limited, administered by Cigna Insurance Services (Europe) Limited, and is underwritten by Cigna Europe Insurance Company SA-NV. Qdos Broker & Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services register by visiting www.fca.org.uk/register or by contacting them on 0800 111 6768. Cigna Europe Insurance Company SA-NV is registered in Belgium with limited liability (Brussels trade register no. 0474624562) and is represented through their UK branch, which is registered in England and Wales (no. FC032098). Details of the extent of Cigna Europe Insurance Company SA-NV's regulation in Belgium and by the Financial Conduct Authority are available on request.

Cancellation right

This Policy may be cancelled in writing at any time by the policyholder by giving immediate written notice to Qdos. Qdos may also cancel this Policy by giving 30 days written notice to the policyholder. In the event of cancellation the policyholder 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 the policyholder has notified a claim during the period of insurance.

Making a claim

Claims should be notified to Qdos by calling 01455 274 9123 or in writing to: Claims Department, Qdos Vantage Limited, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA, or by email to: claims@qdosvantage.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, Qdos Broker & Underwriting Services Limited, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA.

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 €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at: Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone: 0800 023 4567 free for people telephoning from a "fixed line" (for example a landline at home); or 0300 123 9 123 which is free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.

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.

Compensation Scheme

Cigna Insurance Services (Europe) Limited is covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk or by contacting them 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by telephone on 0800 678 1100.

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 1998, 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.

Advisory Support Service

As a policyholder, you have telephone access to our consultants who are available to assist you with practical advice on any employment, health & safety or general legal issues your business may encounter. The service is available weekdays between 8:30am to 5.30pm.