



Demands & Needs Statement Tax Investigation Insurance or Fee Protection Insurance

It is important that before deciding to purchase a Solar Taxwise product you consider whether the insurance is appropriate for you. You should read all of our product literature thoroughly before deciding whether to proceed. We are only providing information on a single insurance undertaking and will not provide a recommendation on the suitability of any insurance policy. You must decide whether the insurance is appropriate for you. We also offer online purchase facilities with this product, in that instance you the customer will make your own decision on which product is suitable for your needs.

This product meets the demands and needs of any organisation or individual that requires:

- a) protection against the unplanned cost of professional fees incurred dealing with H M Revenue & Customs (HMRC) enquiries or compliance visits; and/or
- b) peace of mind in that you will not have to settle personally or absorb the escalating cost of continuing enquiries; and/or
- c) Peace of mind of being able to be represented professionally if challenged by HMRC.

The main benefits of this product are:

- a) cover against the cost of professional fees incurred dealing with an enquiry or dispute with HMRC;
- b) the level of cover offered is likely to be more than sufficient to cover the cost of dealing with such enquiries/disputes;
- c) the provision of cover will enable you to pay for the expertise required to represent you and defend your position in minimising your potential exposure and liability during an HMRC enquiry/dispute
- d) access to a Tax and VAT advice line, at no extra charge, Monday to Friday 9am to 5.30pm to provide you with expert advice on any direct or indirect UK taxation query;
- e) Employment Law and Health and Safety advice line at no extra cost

Level of Cover

The TAXWISE policy provides cover up to £100,000 in any one claim in respect of:

- a) Attending meetings with HMRC; and
- b) Dealing with correspondence from HMRC in respect of an enquiry
- c) Cover is provided up to and including an appeal to the first tier or upper tribunal.
- d) A lower limit of £5,000 applies to Special Civil Investigations and Judicial Review.

A copy of the full Policy Wording is available on request (conditions and exclusions apply)

Policy Provider

The underwriter in respect of this product is Irwell Insurance Company Ltd who is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA), FCA number 202897.

The insurer in respect of this product is Croner Taxwise Ltd who is authorised and regulated by the FCA, FCA number 304970.

We at Solar Insurance Services (Medway) Ltd are the insurance broker and are authorised and regulated by the FCA, FCA number 459582.

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Demands & Needs Statement (continued)
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Policy Documents

On receipt of any policy documents issued to you, we strongly advise that you read through the documents carefully and advise us immediately of any inaccuracies as that documentation forms the basis of the insurance contract that has been purchased.

Disclosure

You are reminded that it is your responsibility to provide complete and accurate information when you take out this insurance, throughout the life of this policy and when you renew your insurance. Failure to disclose information or any inaccuracies in the information you provide could result in your insurance being invalidated or cover not operating fully.

Complaints

We welcome any feedback – positive or negative – so that we may improve our service to clients. Consequently if you are dissatisfied with our service with regard to any aspect, including any element of the insurance indemnity or a claim resulting therefrom, we would ask you to contact us:

In writing: Solar Insurance Services (Medway) Ltd, The Studio, Cold Harbour Lane, Bobbing, Sittingbourne, Kent, ME9 8NN
Telephone: 01795 841310
Email: info@solarinsurance.co.uk

It is our policy to acknowledge complaints within five working days from receipt.

The Financial Ombudsman Service (FOS)

Should you be dissatisfied with the outcome of your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. Contacting the FOS does not affect your right to take legal action.

The FOS's contact details are as follows:

In writing: Financial Ombudsman Service, Exchange Tower, London E14 9SR
Telephone: +44 (0)30 0123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The European Commission Online Dispute Resolution Platform (ODR)

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online Dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>.

This platform will direct insurance complaints to the Financial Ombudsman Service. However, you may contact the FOS directly if you prefer, using the details as shown above.

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