

ADDITIONAL PEACE OF MIND

Included with this Insurance is **comprehensive access to Employment, Health and Safety and HR expertise**, all at no extra cost to you

You'll gain invaluable access to highly experienced consultants. They will provide you with guidance on a wide variety of business-related issues covering HR, Employment Law and Health and Safety. A Commercial Legal Advice Line is also available for queries that fall outside of core Tax, Employment Law and Health and Safety.

- **Employment Law Advice Line**
- **Commercial Health & Safety Advice Line**
- **Commercial Legal Advice Line**

**PROFESSIONAL
ADVICE ALL
PART OF THE
SERVICE**

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*An all embracing
Policy that provides
the ultimate
protection for you*

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Time consuming
and expensive
**HMRC tax
investigations are
on the increase**

**This policy will
protect you from
the cost and provide
expert support**

The Policy is underwritten by Irwell Insurance Co Ltd.
(Financial Services Register Number 202897).

Solar Insurance Services (Medway) Limited is authorised and regulated by the
Financial Conduct Authority under the reference No. 459582.

A tax investigation could cost you money **even if you've done nothing wrong**

HMRC FACTS

£34 billion

the estimated tax gap between what HMRC should collect and what it does collect.

£26 Billion

the additional amount of annual tax income that HMRC are targeting to achieve through compliance activity.

£80 Million

spent to develop strategic risk database that automatically generates tax enquiries.

HMRC are proactively targeting individuals and businesses using sophisticated software that has been specifically developed to search trends, indicators and behaviours and analyse in minutes. Data that doesn't cross match can automatically initiate an Enquiry. This software combined with wider powers and increased targets means that your chances of being investigated are rising.

Anyone can be selected for investigation

a business, director or individual tax payer

IMPACT ON YOU

Tax investigations are time consuming, stressful and costly.

Investigations can last for many months. During this time you could find yourself incurring accountancy fees as well as having to deal with costly business disruption and probing questions. Even if you're found to owe nothing you will still have to pay your professional representation fees.

REMOVE THE RISK, PROTECT YOURSELF

For a modest annual premium you can safeguard yourself from the cost of the professional fees associated with a tax investigation.

HOW THE INSURANCE WORKS

In the unfortunate event that you are selected for investigation you can relax safe in the knowledge that there will be no professional fees to pay.

The Insurance policy covers up to the equivalent of £100,000 towards your accountants professional fees resulting from an HMRC Enquiry.

The Policy will provide:

- **Professional representation on all matters relating to your investigation, ensuring that the Enquiry runs smoothly as possible and providing you with peace of mind, your accountant will deal with the insurers on your behalf.**
- **Your Accountant will have the expertise and experience in dealing with HMRC**
- **Peace of mind that the experts are dealing with HMRC on your behalf**
- **Early intervention can lead to early resolution**
- **Additional tax due can be avoided or mitigated**

SAFE IN YOUR
ACCOUNTANTS HANDS