



When HMRC chooses you for investigation, you need protection right from the start

Let us handle the taxman and CCH Premier Protection[®] will handle the costs

The most accurate bookkeeping and conscientious accountant can't ensure that you won't be chosen by HM Revenue and Customs for a tax or VAT investigation or Employer Compliance Review.

And if you are chosen, the financial and personal costs of a protracted case can be significant.

Even if the final decision is that you owe the taxman nothing at all, we'll still have to charge you for the time we've spent dealing with the matter on your behalf.

The Government is demanding that HMRC does more to gather in as big a tax harvest as it possibly can. It has given them new powers which allow them to:

- Make inspections unannounced*
- Check your records before a tax return is filed
- Demand records without issuing a formal notice
- Ask third parties to check the accuracy of information
- Investigate direct taxes, VAT and employer compliance, since inspectors have now all been cross trained.

CCH Premier Protection[®] protects you from the outset

CCH Premier Protection[®] is an insurance product specially created to protect you against the costs of dealing with HMRC investigations – it has been designed specifically to deal with HMRC's new powers.

If we become involved from the start of any investigation, you are far more likely to escape paying extra tax or penalties and you have the reassurance of knowing that, however much time** we spend fighting your corner, CCH Premier Protection[®] will cover the expense.

* Where there is a perceived potential for the taxpayer to move stock/assets/trade away from the premises after being advised of a visit.

** Cover up to £100,000 per claim.

Find out overleaf what CCH Premier Protection[®] offers you and your business

CCH Premier Protection® covers our costs in the event of:

- HMRC Full and Aspect Enquiries
- HMRC VAT Reviews and Inspections
- HMRC Employer Compliance Reviews
- Cross Tax Enquiries
- IR35 Reviews
- HMRC Intervention relating to Self Assessment, Employer Compliance and VAT
- VAT & Employer Compliance Disputes
- Construction Industry Scheme Reviews
- Record Reviews
- Light Touch Interventions
- HMRC Non Written Approaches
- Includes the personal returns of directors and partners of a business
- Reasonable costs for us to review potential risks identified by HMRC from the start of an enquiry

No 'reasonable care' clauses

Please refer to Master Policy for full details of the terms, conditions and limitations of the cover, available on request.

CCH Premier Protection® allows us to work up to a maximum of £100,000 per HMRC investigation to get the best result for you. Join CCH Premier Protection® and our practice, which you know and trust, will deal with the taxman on your behalf, giving the matter all the time and attention it needs. Not only that, but CCH Premier Protection® also gives you access, at no extra cost, to a valuable Business Support Helpline run by experienced consultants from Croner, one of the country's leading providers of business advice. With employment and health and safety legislation increasing all the time, it's vital that you have access to the right support and guidance to keep your business on the right side of the law. When you need a guiding hand or a second opinion, the Business Support Helpline gives you access to telephone advice from a team of experts.



Areas of advice include:

- Employment and personnel, such as
 - disciplining an employee
 - dismissal
 - gross misconduct
 - redundancy
- Health & Safety, such as
 - hazardous substances
 - reporting an accident
- Commercial legal issues, such as
 - landlord and tenancy
 - company law
 - copyright and patent.

To discuss how CCH Premier Protection® could be relevant to you, call us on...0114 251 8850