

HMRC has all taxpayers in their sights



Service Summary

As a member of the Lubbock Fine Tax Investigation Service we are able to make a claim against our insurance policy held with Croner Taxwise in respect of our fees incurred (up to £100,000 per claim unless otherwise indicated) when we defend you when you are subject to any of the following events:

A Full Enquiry

This is an extensive examination which considers all aspects of the self assessment tax return. It will involve a comprehensive review by HMRC of all books and records underlying the entries made on the return. It will also feature the issue of a notice under S9A/S12AC TMA 1970 or paragraph 24(1) Schedule 18 FA 1998.

An Aspect Enquiry

This is where HMRC enquires into one or more aspects of the self assessment tax return which may involve clarification of particular entries, to detailed consideration of whether those entries have been treated correctly for tax purposes. It may involve a check on the records upon which the particular entries were based. It will also feature the issue of a notice under S9A/S12AC TMA 1970 or paragraph 24(1) Schedule 18 FA 1998.

A Business Inspection Notice

This is where HMRC exercise their power to request entry to a person's business premises and inspect the business premises, assets, goods and documents. It will feature the approval of an "Authorised Officer" of Revenue & Customs and the issue of an Inspection Notice for a short notice or unannounced visit or where the proposed inspection has been approved by the First Tier Tribunal. The notice will be issued under Schedule 36 paragraph 12(2) FA 2008.

VAT/PAYE/CIS Compliance Visit Cover

This is where HMRC wish to carry out a routine PAYE/VAT/CIS Compliance Visit where it is considered that professional representation is necessary and the matter cannot be dealt with by the client alone.

VAT Disputes

This is a challenge by HMRC to the accuracy or completeness of returns submitted. It will feature a disagreement over both the way in which VAT has been operated and over the amount of VAT due.

PAYE/NIC/CIS Disputes

This is a challenge by HMRC to the accuracy or completeness of returns submitted in accordance with Pay As You Earn/CIS Regulations. It will feature a disagreement over both the way in which PAYE/CIS has been operated and over the amount of PAYE/NIC due.

Employment Status Dispute

Where HMRC state that an individual previously classed as self-employed should have been subject to PAYE.

IHT Cover

This relates to an estate where our involvement is considered necessary following the submission of an IHT return which has been wholly prepared by us.

Gift Aid Inspections

Where a registered charity operating a Gift Aid Scheme with HMRC is being reviewed.

Partners/Directors Cover

Where a partnership or limited company join we may also make a claim in the event of either an aspect or full enquiry into the personal returns of the partners and directors and their spouses and company secretaries (where we prepare the tax return). This automatic cover will not extend to rental income in excess of £50,000 per annum (before expenses), or where self employment pages are completed. We must also be the tax return agent at the time the enquiry commences.

Application for a Judicial Review

This is an application (during the course of a valid claim under the Policy) to the Administrative Court to challenge a decision of an official where no other legal recourse is available to the applicant. The limit of indemnity for this cover is £5,000.

Code of Practice 8 Investigations

This is where HMRC Fraud Investigation Service conduct an investigation in accordance with Code of Practice 8. The limit of indemnity for this cover is £15,000.

IR35 Status Check

This is where HMRC write asking if it has been considered whether the client falls within the scope of IR35.

IR35 Disputes

This is where HMRC states a client should be subject to the IR35 legislation following a PAYE Compliance Visit or the issue of a notice under paragraph 24(1) Schedule 18 FA 1998. It will feature a disagreement over whether this legislation applies.

Interventions Cover (Informal Enquiries)

This is where HMRC issue a routine letter or telephone call with a view to obtaining clarification on particular points on a self

assessment tax return without the issue of a statutory notice and not dealt with or excluded under any other section of this policy.

The main exclusions in our service are as follows:

- The costs of making good any deficiencies in books, records, accounts or returns or work ordinarily capable of being done by the client.
- Claims which originate from any matter which existed before the first period of insurance except where full disclosure has been made and the increase in risk has been accepted in writing.
- Working Tax Credit Enquiries.
- Returns which have been submitted more than 90 days late.
- Fraud, Code of Practice 9, criminal prosecutions, tax avoidance schemes, deliberate omissions, or any tax fines, penalties or interest that you may be required to pay.

Client Legal Helpline

As a member of the Lubbock Fine Tax Investigation Service, you benefit from the Croner Taxwise client legal helpline including:

- Advice from a dedicated team of legal consultants, barristers, solicitors and legal executives.
- Unrestricted access to use the service.
- You can call regarding any commercial legal problem, such as:
 - Legal contract matters
 - Landlord and tenant or property queries
 - Employment and health and safety matters
- A significant feature of this service is its immediacy.

The client legal helpline service is provided by telephone. Consultants will not enter into correspondence with members.



For more information, please contact:

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Member of Russel Bedford International
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Your accountant's insurance is arranged through Croner Taxwise Limited (Financial Services Register number 304970) and underwritten by Irwell Insurance Company Limited (Financial Services Register number 202897). This document does not give full details of the cover provided.

A condition of your accountant's arrangement with the insurers is that all claims must occur and be notified during the Period of Insurance. This service only applies to enquiries or disputes with HMRC, whose jurisdiction is within the United Kingdom of Great Britain and Northern Ireland excluding the Isle of Man and the Channel Islands.