

Why is HMRC investigating?

In the UK we live in an environment whereby the taxpayer is responsible for their own tax liability. HMRC opens investigations to see if the taxpayer has paid the right amount of tax on a random or selective basis. All this helps the government fill its ever expanding public finance black hole.



Beware of “Connect”!

Investigations that once might have taken months to conduct, can now be carried out in a day – sometimes in just minutes by HMRC ‘Connect’ system.

Indeed, many investigations would probably not have been launched because of the cost and complexity of just putting together the data for analysis.

Cross checking data from multiple sources such as estate agents, land registry, bank accounts, social feeds such as Twitter and Ebay, credit reference agencies, DVLC to build a picture of a taxpayer is now common practice to gauge how you live your life.

“HMRC is continually embarking on new ways to target you using a range of approaches and new technology. We are constantly vigilant and we stay up to date with the latest advances, but you are still at risk of an investigation at any time.

Taking out a subscription to our policy means that our fees are one less thing for you to worry about. We can defend you for as long as it takes to achieve the right result.” Arvin Assani, Nunn Hayward

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Insurance cover is provided by Qdos Vantage Limited
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Tax Enquiry Fee Protection Policy

**Time is Ticking. Are you protected
against an HMRC enquiry?**



The problem

HM Revenue & Customs (HMRC) is giving individuals and businesses a harder time by:

- ✓ Carrying out more tax enquiries and compliance checks
- ✓ Selecting taxpayers for investigation at random or for no good reason
- ✓ Using wider powers to visit homes and businesses
- ✓ Charging extra tax, interest and penalties
- ✓ Allowing less time to pay any tax due

Anyone who pays tax can suffer an enquiry or compliance check by HMRC. If this happens to you:

- ✓ You will have to prove that HMRC's suspicions are unfounded
- ✓ HMRC's detailed and intrusive questions will take time to answer
- ✓ A lot of work will have to be done to respond to the questions asked
- ✓ The enquiries can drag on for months and sometimes years
- ✓ Professional fees of hundreds or thousands of pounds may become due as a result

The solution

To protect against such unexpected costs, we have a Tax Fee Protection Insurance scheme. In the event of an HMRC enquiry or inspection, this ensures that:

- ✓ Nunn Hayward will defend you should you receive an enquiry from HMRC. Professional defence costs are often substantial
- ✓ Qualifying costs will be covered by your policy
- ✓ Usually includes cover for HMRC visits as well as written enquiries
- ✓ Nunn Hayward will deal with any claims

By taking out the cover, you will have the comfort of knowing that we can fully defend you at no extra cost if you fall under HMRC's spotlight.

Other benefits of the cover

As an additional benefit, complimentary expert telephone advice can be obtained on:

- ✓ Employment law
- ✓ Health & safety matters
- ✓ General legal issues

The advice can be very valuable, particularly to many business clients, and is available to all clients covered by the scheme who need it.

How do I get protection?

Simply follow the guidance in the letter that we sent to you inviting you to take out the insurance and pay the amount due – that's all there is to it. Should you have any questions please contact us.