

# Will your costs be covered?

When HMRC put your finances under a magnifying glass

Let us handle the taxman and Premier Protection will handle the costs



## Why you need protection from HMRC

HMRC are more determined than ever to claw back money from tax payers.

Did you know that with pre-return checks inspectors can ask to see records even before you submit a tax return?

So with the new processes and wider powers to investigate your business, HMRC are using more efficient methods of checking for non compliance.

- ◆ Our insurance provider saw a 60% increase in all claims in December 2009 compared with the same month in 2008 so it may not be if, but when HMRC investigate.
- ◆ Disputes with HMRC can quickly spiral into time consuming and costly affairs so it's more important than ever that you or your business is protected from costly investigations.
- ◆ Even if you are found to owe no tax at all, you will still have to pay the professional fees incurred in handling your case.

Premier Protection can protect you or your business against the unexpected costs and take away the worry

## Why you need Premier Protection

CCH Premier Protection © is a representation service especially created to deal with HMRC's new powers and to protect you against the costs of an investigation.

By getting professionals involved from the start of any investigation you are far more likely to escape paying extra tax or penalties.

- ◆ In most cases Premier Protection will provide you with the equivalent of up to £100,000 of professional costs per incident result from a written HMRC intervention, including Employer Compliance (PAYE, P11D, NIC) and VAT reviews.
- ◆ With Premier Protection you will continue to deal with us, your accountants you know and trust and we'll be free to work on your case for as long as it takes to resolve the situation, up to our insurance policy limit.

We can work to get the best outcome for your business and you won't need to worry about keeping an eye on the costs

## Expert support and advice

Included with Premier Protection is a helpline service that can help you through the legal minefield of today's business environment.

The Business Support Helpline offers telephone access to expert advice.

There is no extra charge for this service. All you pay is the cost of a non-premium rate phone call.

A team of highly experienced consultants can support you with advice on

- ◆ Employment and personnel issues such as disciplining an employee or dismissal
- ◆ Health & Safety issues such as reporting an accident or hazardous substances
- ◆ Commercial legal issues such as landlord and tenant matters

Having a conscientious accountant and thorough bookkeeping won't stop you being chosen for an investigation

So to protect yourself or your business contact us now