

WELLDEN TURNBULL TAX INVESTIGATIONS PROTECTION
Covering the period 1 June 2025 to 31 May 2026

With the government working hard to collect more revenue, HMRC enquiries are better targeted and being undertaken with an unprecedented level of detail and persistence. Anyone who submits a tax return is at risk of review, so we strongly recommend that you protect yourself.

Our tax investigation protection is an annual subscription back by an insurance policy in our name and offers client protection against the cost and stress of the tax enquiry. The cover provides representation from our specialist tax investigation team who have the experience and technical expertise to deal with HMRC on your behalf. We will already be familiar with your tax affairs, so would be in the best position to guide you through the enquiry and help you achieve the best outcome.

Please read all this page, including the final part on what to do when you complete the application form.

Our tax investigation service is backed by an insurance policy under which Wellden Turnbull Ltd ("we") have insured with Markel, the leading provider of tax investigation cover for the accountancy profession, against the cost of dealing with tax investigations as set out below. We are the insured party and can claim our fees when we defend you against an HMRC investigation as follows.

The cover is for claims made during the period covered, and not for tax returns made in, or relating to, that period.

You will only be covered if you have engaged us to prepare and submit your corporation tax or income tax return, even if you have paid the fee.

What is covered

Fee Protection of up to £125,000 for our fees is provided for:

Full and aspect enquiries into:

- Corporation Tax Returns
- Partnership Tax Returns
- Sole Trader Tax Returns
- Personal Tax Returns

Disputes into:

- VAT
- Employer Compliance (PAYE, P11D and NIC)
- IR35

Code of practice 8 enquiries (£5,000 limit of indemnity) and Inheritance Tax enquiries (£5,000 limit of indemnity)

HMRC use of Information and Inspection Powers/Sch. 36 Pre Disputes up to a limit of £125,000 for:

- VAT reviews and inspections
- Employer Compliance Visits Check of Employer Records
- Check of Coronavirus Job Retention Scheme claims

- Check of Self-Employment Income Support scheme claims
- National Minimum Wage reviews
- Interventions
- Requests for information
- Capital Gains Tax
- Gift Aid Audits
- Construction Industry Scheme
- SDLT/LBTT/LTT enquiries up to a limit of £5,000

What is not covered

- Any additional tax, interest or penalties.
- Fees incurred prior to the written acceptance of a claim.
- HMRC Specialist Investigations, Civil Investigations of Fraud, Criminal Investigations Sections, Fraud Investigation Service and Counter Avoidance Sections.
- Corporation or Income Tax and VAT Returns submitted to HMRC more than 90 days after the due date.
- SDLT/LBTT/LTT and the 60-day Capital Gains Tax Returns (required on the disposal of a UK residential property by an individual or trust) submitted to HMRC after the due date.
- Notification by HMRC of any of the above incidents prior to subscribing to the service.
- Failure to notify/register for tax or VAT.
- HMRC enquiries in respect of Import/Export Duty and Customs & International Trade Checks.
- HMRC enquiries into Research & Development Tax Relief claims where the claim wasn't prepared by us.
- Compliance costs associated with routine submission of statutory returns e.g., P11Ds RTI Returns, CIS Returns etc.
- Cases of suspected fraud e.g. Code of Practice 9 cases and Public Notice 160 enquiries.
- Where there is no reasonable prospect of challenging HMRC (VAT, PAYE, CJRS, SEISS and IR35 Disputes).
- Costs for third party valuations.
- Tax planning arrangements where HMRC have allocated DoTAS Number and/or bespoke tax planning arrangements outside of the normal trade.

If you are investigated, we will represent you and reclaim any costs incurred in

dealing with the enquiry directly from the insurance company. We will be responsible and have the discretion for dealing with any tax investigation enquiry. You will be responsible for any fees that we cannot recover from our Insurers.

THE COST	EXCL VAT	INCL VAT at 20%
AN INDIVIDUAL (includes sole traders and all individuals regardless of sources of income)	£150	£180
A PARTNERSHIP, LLP, COMPANY, CLUB, CHARITY, TRUST or other entity. (This cover includes cover for directors/partners and their spouses if legally married or in a civil partnership, where we prepare and submit their tax returns).	£325	£390

The cost for a partnership, LLP, company, club, charity or trust (but not for an individual) will be proportionally reduced if you take out cover part way through the year. There is no refund if you cancel part way through the year.

If you want to take up cover, this is administered by our insurers, Markel. To take up cover, click on the link below;

<https://www.markelpay.co.uk/index/welldenturnbull>

Once you have taken cover, you will be sent a VAT invoice within 30 days.

Instructions when you complete the online Markel form

When you complete the on-line Markel form:

- You must complete a separate online form for each person that you wish to cover, although if covering a company or partnership where the cover automatically extends to directors and partners for whom we prepare and submit returns, you do not need to complete a separate form for each director or partner;
- On the "your details" section, "trading name or personal/individual name" should be the name of the person who is being covered: if it is a company, put the full name of the company (including "Ltd" if applicable): do not use abbreviations unless that is the registered name of the entity; and
- Where it asks for "client reference", if you know the Wellden Turnbull reference for the person being covered, please put it here, but if not put "N/A".