

## **WELLDEN TURNBULL TAX INVESTIGATIONS PROTECTION**

### **Covering the period 1 June 2024 to 31 May 2025**

Our tax investigation service is backed by an insurance policy under which Wellden Turnbull Ltd (“we”) has insured 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:

#### **What is the cover?**

- It is for our fees; and
- up to £125,000 (except as set out below)

#### **What enquiries are covered?**

- enquiries that start during the service period, that is, between 1 June 2024 and 31 May 2025 (not those relating to the period covered);
- disputes about assessments and decisions following a VAT or PAYE enquiry visit;
- IR35 status enquiries, provided there is a written contract that has been followed; and
- attendance at HMRC visits to inspect your accounting, PAYE and VAT records, inheritance and stamp duty land tax and Scottish and Welsh equivalents (a limit of £5,000).

#### **What is not covered?**

- HMRC specialist investigations, civil investigations of fraud, criminal investigations, fraud investigation services, counter avoidance sections and codes of practice 8 and 9 cases;
- schemes that are, or that should have been, disclosed under the disclosure of tax avoidance schemes rules (DOTAS) or on which the GAAR panel have ruled against and, at the discretion of the insurers, some “bespoke” tax planning arrangements;
- claims arising out of deliberate non-disclosure or poor record keeping, or following a voluntary disclosure or costs of third-party valuations;
- any additional tax, interest and penalties;
- enquiries into returns submitted more than 90 days late;
- if revised accounts must be prepared following an enquiry;
- where we, or our insurers, consider that there is no arguable case; and
- if we cannot, for any reason, claim on our insurance.

#### **Who is covered?**

- Our clients, where we have been engaged to submit a tax return before an enquiry notice has been issued; and who have paid the fee and received confirmation of cover.

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### **COVER & FEES**

To take up tax investigations protection cover, the **fee must be paid first**. Once payment is received, we will notify the insurers and you will then be issued with an invoice and sent a confirmation of cover.

Please note that there is **no discount** for cover taken out part way through the cover period (that is, after 1 June 2024) and no refund for cancellation after cover is set up.

<b>THE FEES</b>	<b>EXCL VAT</b>	<b>INCL VAT at 20%</b>
<b>AN INDIVIDUAL</b> (includes Sole Traders and all individuals regardless of sources of income)	<b>£150</b>	<b>£180</b>
<b>A PARTNERSHIP, LLP, COMPANY, CLUB, CHARITY, TRUST or other entity.</b> (This cover includes cover for directors/partners and their spouses, where we prepare their tax return).	<b>£325</b>	<b>£390</b>

## **PAYMENT OF FEES**

Payment of the fee for cover can be made as follows: -

### **By Bank Transfer**

Account	Wellden Turnbull Limited
Bank	Natwest Bank PLC
Sort code	60-05-17
Account No	19135920
IBAN	GB46NWBK60051719135920
BIC	NWBKGB2L

**By Debit/Credit Card** - please go to our website: [www.wtca.co.uk](http://www.wtca.co.uk) and select **CLIENTS** (Top left in orange), then scroll down to bottom and again on left hand side select **PAY MY BILL**

**PLEASE QUOTE A PAYMENT REFERENCE** - Please ensure when making payment that you provide a reference prefixed with **TI** (Tax Investigation) and the name of the person/entity that is being covered, so that when payment is received, we know your payment relates to tax investigation cover and who cover is for.

e.g. **TI Peter Smith**  
**TI Smith & Co Limited**

### **QUERIES**

Queries relating to cover should be made to the Wellden Turnbull director whom you usually deal with. Contact the main switchboard Telephone 01932 868444 or email directly.

Queries relating to invoicing/payment, please contact Bobbie Mingoia (Monday to Thursday)  
Email [b.mingoia@wtca.co.uk](mailto:b.mingoia@wtca.co.uk) Telephone 01932 584782