

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

The insurer will indemnify you in respect of fees, expenses and other disbursements incurred for HMRC enquiries, Employer Compliance, IR35 and VAT disputes.



What is insured?

- ✓ HMRC Enquiries and Investigations
- ✓ Employer Compliance Disputes
- ✓ IR35 Disputes
- ✓ VAT Disputes



What is not insured?

- ✗ Professional fees incurred without the prior consent of Rhino Protect.
- ✗ Where any circumstances of a claim are known of at inception of this Policy or where an incident arises directly from an enquiry or dispute undertaken by HMRC prior to the inception.
- ✗ Professional fees relating to attendance at a routine inspection undertaken by HMRC (PAYE/NIC and/or VAT) or routine correspondence prior to the dispute or assessment being raised.
- ✗ Enquiries or Disputes involving tax returns, which are submitted late.
- ✗ Professional fees incurred in respect of enquiries or disputes involving tax avoidance schemes.
- ✗ Enquiries or Disputes where you do not keep prime records.



Are there any restrictions on cover?

- ! There will be no cover provided by this policy when your annual turnover is in excess of £250,000.
- ! This policy will not provide cover for commercial risks.
- ! This insurance only covers enquiries or disputes with Revenue Authorities whose jurisdiction is within the United Kingdom of Great Britain and Northern Ireland excluding the Isle of Man and the Channel Islands.
- ! The insurer will only make payment under this Policy if the policyholder and the appointed consultant have complied with the terms and conditions of this Policy.



Where am I covered?

The policy provides cover within the territorial limits of the Great Britain and Northern Ireland.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Your broker will confirm the premium payment options that are available to you, before cover is bound.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is administered by ARAG plc who is a coverholder of the Insurer, SCOR UK Company Limited. ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

ARAG plc are authorised and regulated by the Financial Conduct Authority. SCOR UK Company Limited is registered in England and Wales number 01334736. Registered address: 10 Lime Street, London, EC3M 7AA. SCOR UK Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Making a claim

If you need to make a claim, please contact us as soon as possible in one of the following ways;

- Calling us on **01455 852100**
- Emailing us at claims@rhinoprotectinsurance.com
- Writing to us at:
Claims Department
Rhino Protect Limited
Windsor House
Troon Way Business Centre
Humberstone Lane
Thurmaston
Leicestershire
LE4 9HA

On all correspondence, please tell us you have a Rhino Protect Tax Enquiry Insurance policy and provide the reference number shown in the policy wording along with the unique policy number from your policy certificate. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding the SALE OF THE POLICY

Please contact your agent who arranged the Insurance on your behalf.

Complaints regarding CLAIMS

The Nominated Complaints Handler

Rhino Protect Limited

Windsor House

Troon Way Business Centre

Humberstone Lane

Thurmaston

Leicestershire

LE4 9HA

Tel: 01455 852050

Email: feedback@rhinoprotectinsurance.com

On all correspondence please tell us you are insured by Rhino Protect and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to £6.5million and which either; have up to 50 employees, or a balance sheet threshold of £5million.

You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

The insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.