



**IRPC GROUP SCHEME
FOR ROBSON TAYLOR CLIENTS
SUMMARY OF INSURED INCIDENTS**

WHAT IS COVERED?

1. Self Assessment Enquiries & Accounts Investigations

Representing you during;

- (a) a Full Enquiry by the Inland Revenue into your Self Assessment return following the issue of a notice under
 - (i) Section 9A or Section 12AC of the Taxes Management Act 1970; or
 - (ii) Schedule 18, paragraph 24 of the Finance Act 1998together with a request to examine all your books and records; or
- (b) an In Depth Accounts Investigation by the Inland Revenue following the issue of IR72 and Code of Practice 2;

Including any consequent hearing before the Commissioners of Inland Revenue and any appeal against the decision of such a hearing.

2. Employer Compliance Disputes

Representing you during a dispute with the Inland Revenue or the Contributions Agency concerning your compliance with Pay As You Earn or Social Security regulations. This includes any consequent hearing before the Commissioners of Inland Revenue and any appeal against the decision of such a hearing.

2. Value Added Tax Disputes

Representing your during a dispute with HM Customs and Excise following their issue of an assessment, written decision or notice of civil penalty relating to your Value Added Tax affairs. This includes any consequent HM Customs and Excise VAT Tribunal and any appeal against the decision of such a tribunal.

PROVIDED THAT -

- (i) all your tax returns are submitted within the statutory time limits unless the Inland Revenue accepts the reason for the delay;
- (ii) in the absence of a tax return, your client has notified the Inland Revenue within the statutory time limits of chargeability to tax; and
- (iii) Robson Taylor prepared or submitted the tax return under enquiry or investigation;
- (iv) IRPC give prior consent to any appeal.

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WHAT IS NOT COVERED –

- (i) any enquiry or investigation by the Inland Revenue Special Compliance Office.
- (ii) Enquiries which are limited to one or more specific **aspects** of your Self Assessment Return.

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- (i) any investigation by H M Customs and Excise National Investigations Service.
- (ii) any investigation carried out under Section 60 of the VAT Act 1994.

What is not covered by the policy

1. Where any circumstances of the claim existed before IRPC arranged your cover and about which you or Robson Taylor ought to be have known.
2. Taxes, fines, penalties, interest, compensation or damages which your client is required to pay.
3. The cost of preparing and reconciling accounts, records or statutory returns.
4. Any criminal prosecution.
5. If either at the start or during the course of a claim you
 - are bankrupt or file a petition for bankruptcy or a winding-up petition; or
 - enter into a deed or arrangement with creditors; or
 - are in liquidation; or
 - put part or all of your affairs or property into the care or control of a receiver or administrator.
6. Any claim caused by, contributed to by or arising from
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or any of its nuclear parts; or
 - war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup; or
 - pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
7. Any claim directly or indirectly caused by or resulting from any device failing to recognise, interpret or process any date as its true calendar date.
8. Any claim relating to any non-contracting party's right to enforce all or any part of this policy. The Contracts (Rights of Third Parties) Act 1999 does not apply to this policy.