

Key Facts Summary

The following is our customer key facts summary, designed to help you understand the key features, benefits, exclusions and limitations of Taxation & Investigation Insurance. Full policy terms and conditions are contained in the policy wording, a copy of which is available on request. This insurance is provided by Temple Legal Protection Limited who are authorised under a binding authority agreement to underwrite and administer this insurance on behalf of Royal and Sun Alliance Insurance Plc.

SIGNIFICANT FEATURES	
Claims reporting basis	This is a claims made insurance. You must report your claim during the period of insurance and as soon as you first become aware of circumstances which lead to a claim
Limits of indemnity	<ul style="list-style-type: none">• £50,000 per claim• Aggregate of £1,000,000 per period of insurance
Standard excesses	<ul style="list-style-type: none">• £250 each and every claim
Co-insurance	40% for use of a representative who is not one of our panel of appointed representatives and where that chosen representative does not agree to our standard charging rates
Territorial limits	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands
Applicable law	England and Wales
Period of insurance	12 months unless otherwise agreed

SIGNIFICANT FEATURES	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
The insurer will pay legal costs, expenses and employment compensation awards, up to the limit of indemnity, for insured events listed below.	<ul style="list-style-type: none">• It must always be more likely than not that your claim will be successful. This requirement applies throughout the duration of your claim.• Circumstances giving rise to a claim which exist before you take out this policy.

STANDARD COVER	
Tax Investigations and Disputes <ul style="list-style-type: none">• IR35 legislation and regulations.• HMRC tax enquiries into the whole or specific aspects of your Income Tax or Corporation Tax return.• Compliance and/or VAT disputes with HMRC.	<ul style="list-style-type: none">• Routine matters not connected with a formal investigation• All returns must be complete and correct and submitted within statutory time limits.• Investigations into alleged dishonesty or criminal offences.• Tax avoidance schemes.

ADDITIONAL SERVICES	
Legal and Tax Advice Helpline Provides you with telephone advice on commercial legal problems or tax matters under UK law.	
Counselling Helpline Provides your employees with a confidential telephone counselling service available 24 hours a day, 365 days a year.	This service is subject to reasonable use.

Temple Legal Protection Limited is authorised and regulated by the Financial Conduct Authority.

The experts in legal expenses insurance

www.temple-legal.co.uk