



COMMERCIAL TAX PROTECTION

**Policy Number TT8/5027469
For Subscribers to ActSmart**

SUMMARY OF COVER

This cover has been arranged on your behalf by Butterworth Spengler Commercial Limited, and is underwritten by DAS Legal Expenses Insurance Company Limited (DAS). This summary, by necessity, merely outlines the cover. Please ensure that you refer to the Commercial Tax Protection Policy Wording, which contains a comprehensive list of all policy terms, conditions and exclusions. You can find the Wording on the ActSmart website www.actsmart.biz

What DAS pays

The policy will pay legal costs up to £100,000 including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants' fees. We will also pay the costs of appealing or defending an appeal.

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(a) Full Enquiries or Aspect Enquiries

Negotiating on your behalf in respect of a full enquiry or an aspect enquiry carried out by HM Revenue & Customs, and representing you in any subsequent appeal proceedings.

(b) Tax Intervention Enquiries

Negotiating on your behalf and representing you in any dealings with HM Revenue & Customs in respect of a tax intervention enquiry.

A £200 excess applies for Aspect Enquiries and Tax Intervention Enquiries, and there is also an inner limit of indemnity of £2,000 in respect of these enquiries.

(c) Employer's Compliance

Negotiating on your behalf and representing you in any appeal proceedings in respect of a dispute concerning your compliance with Pay As You Earn or Social Security Regulations following a review by HM Revenue & Customs.

(d) VAT Disputes

Negotiating on your behalf and representing you in any appeal proceedings following an assessment issued by HM Revenue & Customs in respect of Value Added Tax due.



HELPLINE SERVICES

The following helpline services are available 24 hours a day, 365 days a year during the period of insurance. In order to check and improve service standards, all calls are recorded.

EuroLaw Commercial Legal Advice

DAS will provide you with a confidential legal advice service over the phone on any commercial legal problem affecting your business subject to the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

Tax Advice

DAS will provide you with confidential advice over the phone on any tax matters affecting your business under the laws of the United Kingdom.

Business Assistance

In the event of any unexpected emergency affecting your business premises which causes damage or potential danger, DAS will contact a suitable repairer or contractor and arrange assistance on your behalf. All costs of assistance provided will be your responsibility.

To contact the above services, phone DAS on 0117 927 1970, quoting policy number TT8/5027469.

Counselling Helpline

DAS will provide all employees of subscribers to ActSmart, (and members of their immediate family who always live with them), with a confidential counselling service over the phone including, where appropriate, onward transmission to relevant voluntary and/or professional services.

To contact the above service, phone DAS on 0117 934 2121, quoting policy number TT8/5027469. These calls are not recorded.

DAS will not accept responsibility if the Helpline Services fail for reasons they cannot control.

DASbusinesslaw

DASbusinesslaw provides an on-line business support system which allows access to over 600 model business documents, specimen letters and business guides on a wide range of subjects from employing someone to writing a marketing plan. Regular information bulletins and daily business news is also available from the site.

Employment Manual

The DAS Employment Manual offers comprehensive, up to date guidance on rapidly changing employment law. To view it, please visit the DAS website at www.das.co.uk and click on the Employment Manual icon on the Home Page. Alternatively, you can access it direct from the ActSmart website. All the sections of this web-based document can be printed off for your own use.

Reporting of Claims

Telephone the Helpline number 0117 927 1970 and ask for the Claims Department. DAS will take details of your dispute. We will not be able to confirm cover for your claim, but we will provide you with a reference number and advise you what to do next. DAS will only be responsible for costs incurred after we accept a claim, and any costs incurred before you receive written acceptance will not be covered.

Please note that a claim should be reported no more than 180 days after the date you were sent an assessment or were informed that enquiries were to be made into your business accounts. DAS will decide the most appropriate course of action to take in the event of a claim, and will appoint a representative of our choice to handle the claim if necessary.

DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.