



People just like **you** could be investigated by HMRC

That's why we want you to consider the benefits of our Premier Protection Service

Fiction: HMRC only investigate those who avoid tax

Fact: Every tax payer may be chosen for investigation

Fiction: You won't be investigated if your records are accurate and you pay your taxes on time

Fact: HMRC's inspectors don't know your record keeping is accurate and up to date; however perfect your bookkeeping is, you can still be investigated

Fiction: I have a great accountant and simple tax affairs

Fact: Unfortunately, HMRC don't consider who your accountant is when opening an investigation. Accountants should always help manage the risk of a tax investigation but every taxpayer's situation is unique and the risk can never be eliminated

Did you know?

- ◆ Tax investigations can be deeply intrusive and stressful
- ◆ Tax investigations can be highly disruptive to a business's operations
- ◆ Tax investigations can be time consuming for all involved and drag on for months or even years
- ◆ HMRC don't always get it right and, as the taxpayer, you have to prove your innocence
- ◆ The taxpayer still has to pay the accountant's costs even if you 'win' and are found to owe no or little tax
- ◆ Tax enquiries have increased at the rate of 30% a year over the last few years
- ◆ HMRC has launched 40 specialist taskforces aimed at investigating specific types of businesses and individuals

How we can help

To achieve the best outcome from any investigation you need specialist representation and with Premier Protection in place we can dedicate the right level of representation without you having to worry about the spiralling costs.

Our Premier Protection service provides insurance to meet the professional costs in defending you against HMRC.



All Paul Limited

Chartered Certified Accountants

More Premier Protection
benefits for your business.

See over for details

Why choose Premier Protection?

Premier Protection will provide you with the equivalent of up to £100,000 of professional costs per incident resulting from an HMRC intervention, including checks into your Tax Return, PAYE, P11D, NIC and VAT affairs.

Having this tax representation service will allow the practice you know and trust to deal with the taxman on your behalf, giving the matter the time and attention it requires to achieve the best outcome for you.

Premier Protection covers costs in the event of:

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|--|----------------------------|--------------------------------|
| ✓ Full Enquiries | ✓ IR35 Review | ✓ Aspect Enquiries |
| ✓ Construction Industry Scheme Reviews | ✓ VAT Compliance Checks | ✓ Cross Tax Enquiries |
| ✓ Business Record Checks | ✓ Informal Enquiries | ✓ National Minimum Wage Checks |
| ✓ PAYE Employer Compliance Checks | ✓ Discovery Investigations | ✓ Student Loan Checks |

Certain exclusions do apply; please refer to full terms and conditions.

Other benefits included at no extra cost

Employment and health and safety legislation is increasing all the time, so it's vital that you have access to the right support and guidance to keep your business on the right side of the law.

Included with the Premier Protection service, at no extra cost, is access to telephone advice from a team of consultants from The Peninsula Group, one of the country's leading providers of business advice.

When you need a guiding hand or a second opinion, the Business Support Helpline gives you access to telephone advice from a team of experts.

Areas of advice include:

- Employment and personnel, such as
 - disciplining an employee
 - staff holiday entitlement
 - notice periods
 - managing poor performance
 - process for dismissal
 - dealing with redundancy
- Health & safety, such as
 - hazardous substances
 - reporting an accident
- Commercial legal advice



For more information about Premier Protection, contact us:

Paul Clifton at All Paul Limited
17 Longwood Crescent, Leeds, LS17 8SR
Tel 0113 225 2232 or Mobile 07914 149 008
Email paul@all-paul.co.uk
Web www.all-paul.co.uk

All Paul Limited

Chartered Certified Accountants

*Helping smaller businesses and their owners
manage their accounting, business and taxation*