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## Qdos Vantage Tax Fee Protection Demands And Needs

This document contains information regarding the Qdos Vantage Tax Fee Protection product. It is important that you consider whether this insurance product is appropriate for you before you decide whether to proceed. We are only providing information regarding a single insurance undertaking and will not provide you any recommendation regarding the suitability of our products. You must decide whether our Tax Fee Protection product is appropriate for you.

### 1. Demands and needs

This product meets the demands and needs of private individuals or businesses who:

- Have a current or future requirement to submit a HMRC self-assessment tax return;
- Operate a PAYE scheme or will operate a PAYE scheme;
- Have a current or future requirement to be VAT registered;
- Have potential to be the subject of an IR35 status enquiry as they provide services to clients through their own personal service company or partnership of which they are a partner;

and wish to secure insurance for the professional fees incurred by their representatives in the event of a HMRC enquiry or dispute.

### 2. Benefits of cover

The main benefits of Qdos Vantage Tax Fee Protection are as follows:

- Insurance cover will be provided for professional fees incurred in dealing with a HMRC enquiries or compliance checks.
- Complimentary access to legal advice lines covering employment law, health & safety and general legal matters.

### 3. Limits of cover

Qdos Vantage Tax Fee Protection will provide cover for fees incurred by the appointed consultant in representing the insured individual or organisation in the event of a HMRC enquiry up to £100,000 in respect of any one claim and in the annual aggregate.

Cover is subject to a sub-limit of £10,000 in respect of HMRC enquiries under Code of Practice 8 and applications for Judicial Review.

### 4. Insurer

The Tax Fee Protection policy is arranged and administered by Qdos Vantage Ltd. Qdos Vantage Limited is an appointed representative of Qdos Broker & Underwriting Services Limited. Qdos Broker & Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. The policy is underwritten by Cigna Europe Insurance Company SA-NV and administered by Cigna Insurance Services (Europe) Limited. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services register by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

### 5. Disclosure of material information

You must ensure that all information provided to Qdos Vantage is correct and true to the best of your knowledge and that no material information is withheld. Failure to disclose information or providing misleading or inaccurate information to Qdos could result in your Tax Fee Protection cover being invalidated or not operating in full. If you are in any doubt about what information must be disclosed to Qdos Vantage you must ask for clarification.

### 6. What to do if you have a complaint

If you have a complaint about this insurance service you should, in the first instance, register the complaint to the Nominated Complaints Handler at Qdos Broker & Underwriting Services Limited:

**Telephone:** 01455 852050

**Email:** [feedback@qdosunderwriting.com](mailto:feedback@qdosunderwriting.com)

**Post:** Nominated Complaints Handler  
Qdos Broker & Underwriting Services  
Windsor House  
Troon Way Business Centre  
Humberstone Lane  
Thurmaston  
Leicestershire  
LE4 9HA

If we cannot resolve your complaint you may be entitled to refer to the matter to the Financial Ombudsman Service.