



**Your business may be investigated by H M Revenue and Customs  
This leaflet provides Key Facts regarding Insurance Protection**



**Self-assessment for businesses means H M Revenue & Customs has changed its method of operation, introducing random investigations, and is now targeting more businesses. Unfortunately you don't have to be at fault and even if you are completely exonerated you will almost certainly have to pay your own defence costs which can be considerable.**



**How Vision Tax Protects you**

In order to protect your business your insurance advisor has obtained a quotation from Vision Underwriting Limited, a specialist agency with insurance arranged 50% with Great Lakes Reinsurance (UK) Plc and 50% with Liberty Mutual Insurance Europe Limited, which we are inviting you to consider.

For a modest premium Vision Tax will pay for all your business' additional accountancy fees and those of any other professional advisors required to defend your case.

**What Vision Tax Covers**

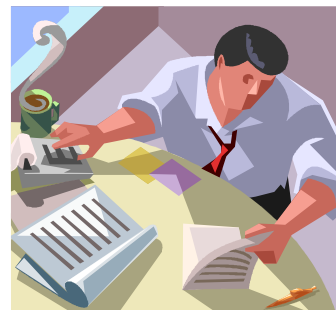
This scheme indemnifies you against your accountant's fees in defending disputes with the Revenue Authorities. These include:

- Inland Revenue Investigations (Full & Aspect Enquiries)
- VAT Disputes
- Employer Compliance Disputes (*Not routine visits*)  
- PAYE, P11D & National Insurance Contributions
- Partners & Directors automatically qualify for their own personal cover where their income from outside interests does not exceed £15,000.

**What Vision Tax Excludes**

- Claims or enquiries which have already commenced or circumstances of which you are aware prior to the inception of the policy
- Claims resulting from Tax or VAT returns having been submitted late without good reason or where records have been kept in a reckless manner
- Matters where fraudulent evasion of tax is involved
- Matters involving the use of offshore tax arrangements

A full policy wording is available upon request.



**Remove the worry of unbudgeted costs and resultant stress - insure them.**