

Your IPSE Optionis Membership Benefits

This document should be read in conjunction with the IPSE General Terms & Conditions

1. Tax and Legal Helplines

- a. You may call the tax helpline during working hours and they'll try to provide general guidance which addresses your question. They cannot
 - Accept or review any documentation
 - Provide a replacement for full professional advice
 - Guarantee that the guidance they give is a definitive answer to your query
- b. You may call the legal helpline 24/7 and they'll try to provide general guidance which addresses your question. They cannot
 - Accept or review any documentation
 - Provide a replacement for full professional advice
 - Guarantee that the guidance they give is a definitive answer to your query
- c. The helpline numbers are available on our website to logged-in members only

2. Tax Investigation Representation Service

- a. IPSE will provide you with dedicated contact details for our providers. If tax investigation representation is necessary, upon contact with our provider, you will be assigned an expert representative by them who will handle your case.
- b. The cost of professional fees to represent you will be covered by IPSE up to a maximum total of £75,000 for each entirely separate case
- c. You should contact IPSE to request tax representation in regard to:
 - i. Pre-dispute; if HMRC are to undertake a review of your PAYE, VAT or Tax records. In the form of proposed Employer Compliance Visits, VAT Visit or Check of Employer records (or similar,) letter.
 - IPSE's providers will support you in preparation of response and letters required by HMRC.
 - Support and representation up to and including any tribunal.
 - If HMRC remain unsatisfied with tax record and an enquiry is opened you will receive tax investigation representation as outlined below.
 - ii. Any S660 Enquiry regardless of the source.
 - iii. Issue of a S9A or S12AC TMA 1970 for income tax self-assessment with a request to examine all of the business books and records or with enquiries into specific aspects.
 - iv. Issue of the Notice under Paragraph 24(1) Schedule 18 Finance Act 1998 for Corporation Tax Self-Assessment together with a request to examine all of the business books and records.

v. Employer Compliance Disputes (PAYE, P11D and NIC): where there is a prospect of disputing the alleged liabilities.

vi. HM Revenue & Customs VAT Disputes: and/or Value Added Tax default surcharges and misdeclaration penalties, providing there is a prospect of disputing the alleged VAT liabilities.

vii. IR35 Disputes where HMRC are disputing the IR35 declaration following either the issue of a Notice under Paragraph 24(1) Schedule 18 Finance Act 1998 or an HMRC Compliance visit. However, there must be a written Contract for Services in respect of the liabilities that are being disputed and the real arrangements do not significantly conflict with the contractual arrangements on status-relevant matters. The Contract must also have been strictly followed and there must be a reasonable prospect of successfully contesting the Revenue's allegations.

viii. IPSE and its providers shall not be liable to provide indemnity hereunder in respect of any claim made, brought or commenced outside the Territorial limits. The territorial limits are England, Scotland, Wales and Northern Ireland.

d. Excluded from the service

- Investigations and disputes open at the time of joining IPSE, or those that you are aware of impending (i.e. if joining occurs after receipt of first correspondence from HMRC on the relevant matter.)
- Investigation and disputes after cessation of membership or those initiated during a gap in membership (if renewal is not instated immediately after subscription ends.)
- Any fees incurred by you prior to IPSE's written acceptance of claim.
- Claims arising from submission of files to relevant authorities outside the time parameters set out in Taxes Management Act 1970.
- Tax planning arrangements where HMRC has allocated a Disclosure of Tax Avoidance Scheme (DOTAS) Number and any matter relating to bespoke tax planning outside of the normal trade such as film partnerships or film schemes, or planning involving artificially created losses or loan arrangements.
- Special Civil Investigations, HMRC Customs & Excise Investigations Division cases and criminal investigations and enquiries issued under Code of Practice 8 (issued in respect of tax evasion) or Code of Practice 9 (issued in respect of suspected fraud).

3. **Jury Service Compensation**

a. If you are called for and serve on a jury IPSE will compensate you up to £500 per day served to a maximum of £5000

- If your daily contract rate is lower than £500 per day, then the most we'll pay is your contract rate up to a maximum of £5000
- If your daily contract rate is higher than £500 per day, then the most we'll pay is £500 per day up to a maximum of £5000

b. You must have been an IPSE Optionis member for more than 60 days and received the jury service notice after you joined IPSE

- c. Any compensation, expense or allowance you receive from the Court will be deducted from the compensation amount prior to payment
- d. You will have to provide documentary evidence of your service to IPSE

4. **Being unable to work due to illness or injury for three weeks or more**

- a. If you can't work due to illness or injury for three weeks or more, IPSE will pay you compensation of up to £3,000 provided that
 - You're engaged in a contract for the whole duration of the illness/injury (i.e. you have actually suffered a financial loss)
 - You provide documentary evidence of the illness or injury in the form of a fit note from your GP or a hospital doctor
 - The illness/injury wasn't a pre-existing condition
 - You have been an IPSE Optionis member for more than 60 days
- b. If your daily contract rate is lower than £200 per day, then the most we'll pay is your contract rate up to a maximum of £3000
- c. If your daily contract rate is higher than £200 per day, then the most we'll pay is £200 per day up to a maximum of £3000

5. **Life Assurance**

- a. You automatically receive life assurance with a sum insured of £5,000 as part of your IPSE Optionis membership
 - Please let us know who you wish to be the beneficiary of this life assurance in the event of your death
 - Please let your executor or relatives or loved ones know about this membership benefit so they can contact IPSE to claim in the event of your death
- b. Your life assurance will stop immediately should you allow your membership to lapse or change your membership to another IPSE membership level which does not include this benefit
- c. Further detailed terms and conditions apply to this benefit and these are available on the IPSE website

6. **Voluntary Life Assurance**

- a. All full IPSE members can also arrange to top-up their life assurance to a maximum sum insured of £255,000 (including the £5,000 which forms part of your Optionis membership package)
 - This is done via the IPSE website
 - IPSE will collect premiums from you for this in addition to your annual membership fees

- Premiums vary with age and will increase as you get older, as well as any inflationary price increases
- Voluntary life assurance will stop immediately should you allow your IPSE membership to lapse or your payments are cancelled by you

b. Further detailed terms and conditions apply to this benefit and these are available on the IPSE website

c. IPSE does not provide financial advice and we recommend you take formal professional advice before making any financial decisions

7. **Voluntary IPSE Pension**

a. Most full IPSE members can also arrange invest in a pension at market-beating rates

- This is done via the IPSE website
- IPSE will collect pension contributions from you for - this in addition to your annual membership fees
- You can choose how much to contribute each month
- Pension contribution collection by IPSE will stop immediately should you allow your IPSE membership to lapse or tell us you wish to cancel the arrangement
- However, your pension will remain in place and IPSE will tell you how to deal direct with the pension provider, so you can make your own arrangements

b. IPSE does not provide financial advice and we recommend you take formal professional advice before making any investment decisions

c. Further detailed terms and conditions apply to this benefit and these are available on the IPSE website

8. **Affinity Personal Accident Policy**

Your IPSE Optionis membership includes the Affinity Personal Accident policy from Zurich Insurance plc which includes up to £500 per week for temporary total disablement and up to £75,000 for permanent total disablement or death. Full details of this can be found in the separate Zurich Policy Document.

9. **Maternity/Paternity/Adoption benefit**

On the happy occasion of the arrival of a new child, IPSE Optionis members will receive a one-off payment of £300 subject to the following:

- a. The Member provides IPSE with a certified copy of the birth or adoption certificate.
- b. Members will receive this benefit for up to a maximum of three children.

Please note that for all claims for Maternity/Paternity/Adoption benefit, there is a "Waiting Period" of one year from the date from which a Member joins, during which a claim will not be accepted.

10. **IPSE Partner offers**

- a. As an IPSE Optionis member you have access to many money-saving and/or hassle-free partner offers including
- IPSE Rewards – online savings from many high street retailers and other service providers
 - Close Brothers – financial/wealth management advice
 - Hitachi Vehicle Leasing – discounts on car leasing at advantageous rates
- b. IPSE strives to constantly improve and add to these offers and you should check the IPSE website regularly to find new IPSE Partner offerings

11. **Contract review service**

- a. This service available at a reduced rate for IPSE members (compared to non-members)
- Your contract review submission must be completed while logged into the IPSE website for you to benefit from the reduced rates
 - Contract reviews are subject to payment to IPSE of the relevant fee and this must be made at the time of submission
- b. Please see the specific terms and conditions for this service.

12. **Downloads from the IPSE website**

- a. IPSE provides a huge range of helpful advice and information including but not limited to; business templates, toolkits and business contracts
- These are used at your own risk and do not replace formal professional advice
 - IPSE shall not be held liable for any loss associated with use of these items.
 - Please ensure that these items meet your specific requirements before use.

13. **Event and networking opportunities**

- a. IPSE arranges frequent events, seminars, networking opportunities and webinars
- b. These are generally free to members, but IPSE reserves the right to charge additional fees where necessary for both members and non-members. Any charges will be made clear prior to signing up for the event.

14. **Updates to Terms and Conditions**

The terms and conditions at time of joining are applicable until the anniversary of your membership, at which time any new terms and conditions will become applicable.

Last updated: 30 August 2018