

# Tax Investigation Insurance

## How to make a claim

These notes are intended to provide guidance to you, the member of the National Residential Landlords Association, when looking to make a claim under this group Tax Investigation Insurance policy. Please read this document in conjunction with the Summary of Cover document.

It should be stressed that the assistance under the Policy is only available to current and fully paid up landlord and business members of the National Residential Landlords Association ('members').

### Who can make a claim under the policy

This Policy is available for assistance to all current and fully paid up members at the time of the insured incident who receive or manage an annual rental income of less than £550,000.

#### Landlord Members:

The Policy will cover up to two named individuals for property related tax claims and VAT disputes (should they be registered for VAT) provided the individuals are all named as a member at the time of the insured incident.

#### Business Members:

The Policy will cover up to five named individuals and the Business for property related tax claims and VAT disputes (should they be registered for VAT), provided they can establish that they own only a small portfolio of property and the individuals and business are named as a member the time of the insurance incident. The Policy is not designed to offer assistance to large corporate property owners or managing agents as the tax affairs of these organisations are likely to be extremely complicated and diverse.

### Tax Investigation Insurance Claimline

This Claimline has been set up to assist members with questions or queries they have in connection with tax, VAT, PAYE and NIC issues.

You will need to quote 'NRLA Tax Protection' when you contact the Claimline and you may be asked to provide the policy number of the scheme which is 10170/60158/05/17/TX and your NRLA member number.

The Claimline telephone number is 0344 770 1060 and operates between 8.30am to 5.30pm Monday to Friday excluding Bank Holidays. Please note that telephone calls are generally recorded in case a dispute over the advice given by the consultant arises or the discussion results in a formal claim. Calls to 0344 numbers may cost up to 13p a minute and typically up to 41p from a mobile phone, depending on the provider.

If you require general information about this policy please call Hamilton Fraser on 0345 310 6300 or email [nrlataxinvestigation@hamiltonfraser.co.uk](mailto:nrlataxinvestigation@hamiltonfraser.co.uk).

### Making a claim

As soon as you become aware of a possible claim under the Policy you should firstly contact Arc Legal Assistance's (the insurance providers) tax consultants by using the Tax Investigation Insurance Claimline on 0344 770 1060. You will then have the opportunity of discussing the potential problem with a tax consultant. Any advice that you are given over the phone by the consultant should be followed exactly and within the time scales advised. Failure to do this may render any future claim invalid as you may prejudice the insurers' position. Please note that telephone calls are generally recorded in case a dispute over the advice given by the consultant arises.

Between you and the consultant, a decision will be made as to whether a claim can be made under the Policy. If it is decided that a claim should proceed, you will be transferred to Arc's tax consultant who will deal with all aspects of the claim from thereon. Information you have provided to the Claimline, including transcripts of all telephone calls you have made to the Claimline about the incident, will be supplied to Arc's Claims Team. This ensures continuity of advice and guidance to you from Arc's tax consultants.

You will need to supply your NRLA membership number. Arc Legal Assistance will check this number with either NRLA or Hamilton Fraser to ensure that you are a current and fully paid up member of the NRLA. Once the membership information has been accepted by Arc you will be sent a claim form to complete and return to Arc as soon as possible. Again, please follow all advice provided by the Claims Team exactly as requested and within the time scales advised.

### Complaints

All insurance policies contain a complaints procedure. If you are not satisfied with any aspect of the service that you have received in respect of your Taxation Insurance Policy, you need to contact Arc Legal Assistance in writing. This can also be facilitated, if you so prefer, through Hamilton Fraser although it should be pointed out that Hamilton Fraser are not actually involved in the administration processes for this particular policy. Please note that neither Hamilton Fraser nor the National Residential Landlords Association can take responsibility for the quality of advice provided by Arc Legal Assistance or their appointed consultants.

**ADVICE/CLAIMS LINE: 0344 770 1060    SCHEME POLICY NUMBER: 10170/60158/05/17/TX**