

# Welcome to the Four Services Member Handbook

As a member you have **FREE** access to **FOUR** essential business services:



ChamberHR



ChamberHealth & Safety



ChamberLegal



ChamberTax

These services include the following:

- > Unlimited access to the HR / employment law advice line
- > Unlimited access to an HR website with a document library
- > Unlimited access to a legal advice line
- > Unlimited access to an online library of template legal documents
- > Unlimited access to health & safety advice
- > Unlimited access to an online library of health & safety documents
- > Unlimited access to advice on tax and VAT matters
- > Legal expenses insurance with £1,000,000 of cover, excess free

In summary you have unlimited access\* to five business advice lines and over 750 free business documents plus £1m of excess free insurance.

Access to this premium quality service is included in the membership fee because of the investment made by your Chamber.

We believe that our members need supporting and protecting and we think our members are worth that investment!

# Frequently Asked Questions

Members now have **FREE** unlimited access to **FOUR** essential business services that are designed to support and protect your business.

### What do the four services include and how do I access them?

#### **Advice Line**

One number giving unlimited access to experienced advisors offering practical advice on HR, employment law, health & safety, legal issues plus tax and VAT matters.

Call 01455 852037. You will be asked for your name and company name.

#### Website

Access to over 750 free template documents covering HR, employment law, health & safety (H&S) and legal matters. The website also includes HR and H&S health checks.

You will need your personal username and password. If you don't know it you can call us or the advice line for assistance

#### Insurance

A comprehensive legal expenses insurance policy with a total of £1,000,000 excess free cover and £100,000 per claim.

Details of your cover will be available from your Chamber.

### What can I use the service for?

To help you resolve any issues that you have with HR and employment law, health & safety, legal or tax. However, you don't have to wait until you have an issue or a serious problem before you call. The advice line will help answer any questions you may have.

### Are there any additional services?

Yes there are! If you feel you need a more bespoke service our partners at Quest can create a solution that is perfectly aligned to your needs. Call 01455 852028 for more information. Please note that additional services may have charges.

# Who you gonna call?

The Chamber Advice Line of course!

The advice lines are here to help you... and not just if you have a serious problem or issue. They can help you with any questions that you may have, whether they be positive or negative. These are the kind of subjects the advisors can help you with.

ChamberLegal 01455 852 037
Legal disputes
Contract disputes
Commercial law
Employment law
Company law
Director's disputes
Data protection
Tax and VAT issues
Insolvency
HMRC investigations
Collecting debts
Small claims court procedures
Landlord or tenant issues
GDPR

ChamberHealth & Safety 01455 852 037	ChamberTax 01455 852 037
Start-up requirements	Treatment of benefits in kind
Protective equipment	Corporation tax calculations
Training	Liabilities to capital gains tax
Gap analysis	Property income and expenses
Compliance issues	Residency status
Completing risk assessments	Remittance based on foreign income
Health & safety policies & documents	Stamp duty land tax liabilities
Fire safety	Travel and subsistence costs
Accident reporting	Inheritance tax and estates
First aid requirements	HMRC enquiries / investigations
Hazardous substances	Penalties
Employee safety handbook	
	VAT 01455 852 037
	VAT registration
	EU Reverse charge mechanism
	Place of supply rules
	Partial exemption
	VAT on land and property
	VAT rates on output services
	Recovery of foreign VAT

# Shhh! You're in the library

# Discover the document library

One of the main features of the website is the comprehensive document library, which has over 750 free downloadable template documents covering employment, health & safety and legal matters.

HR Document Library	Health & Safety Library	Legal Library
Recruitment & selection	Getting started in H&S	Checklists & documents
Induction & probation	Developing a H&S policy	Company law
Contracts of employment	First aid & RIDDOR	Debt recovery
Employee handbook	Risk assessments & audits	GDPR guides & checklists
Performance management	Fire safety	Intellectual property
Training & development	Manual handling & lifting	Online trading
Employee reward & benefits	Working at heights	Property
Grievance, mediation & discipline	Workplace equipment and vehicles	Suppliers & contracts
Attendance management	The working environment	Business documents
Exit management	Vulnerable groups	Business letters
HR administration	Food safety	Company documents
	Physical & psychological hazards	Company meeting documents
	Construction & CDM regulations	Partnership documents
	Chemical substance & biological hazards	Landlord & tenants

# Discover the website

Take some time to investigate other features of the website, including free HR and health & safety health checks and news updates.

# Be aware

You need to manage your employment affairs – there may be consequences if you don't

# This is why you need HR support

Whilst the threat of financially crippling employment tribunals has diminished there are still many pitfalls facing employers which can have serious financial consequences. All employers should be aware of these threats and if you need advice on how to avoid the unpalatable results please call the Advice Line and get practical advice from the HR advisors.

If you do this	These are the consequences
Failure to give employees a contract of employment	It will cost you 2-4 weeks pay £950 for 2 weeks - £1,900 for 4 weeks pay
Breach of flexible working regulations	Compensation due to the employee up to a maximum of 8 weeks pay or £3,800
Failure to pay the national minimum wage	Fine of up to £20,000 per person and being publically identified on the Government Naming and Shaming list
Failure to check that employees have the right to work in the UK	Increased penalties now in force and applied on a sliding scale. For a first breach in a 3 year period the penalty is £15,000 per illegal worker. For a second or subsequent breach the starting point is £20,000
Failure to consult and inform on TUPE	Fines of up to 13 weeks pay – not capped at statutory rate
Dismissal of an employee that is challenged and deemed to be unfair	No minimum limit on a weeks pay. Based on a capped amount of £475 per week
	Failure to give employees a contract of employment Breach of flexible working regulations  Failure to pay the national minimum wage  Failure to check that employees have the right to work in the UK  Failure to consult and inform on TUPE  Dismissal of an employee that is challenged and

# We've got you covered

Don't forget you have access to £1,000,000 of excess free insurance cover.

The policy covers key areas such as employment and tax enquiries, but please take a few minutes to understand the full range of areas covered.

You may be glad you did!

# Chamber Commercial Legal Expenses Insurance

The Chamber Commercial Legal Expenses Insurance policy provides cover for a wide range of legal disputes that may affect members. The policy provides cover for the member's business in matters including employment disputes, tax investigations and property disputes; and cover for the member's employees in personal injury claims and motor disputes.

#### Areas of cover:

#### **Employment Disputes**

Representation costs and awards of compensation incurred in defence of a dispute with an employee.

#### **Health & Safety Prosecutions**

Costs in defending a health and safety criminal prosecution.

#### **Tax Protection**

To deal with a HM Revenue & Customs (HMRC) full enquiry.

#### **Criminal Prosecution Defence**

To defend legal proceedings in a Court of criminal jurisdiction.

#### **Statutory Licence Protection**

For an appeal or representation to the relevant authority.

#### **Jury Service Allowance**

The cost of the insured's salary or an employee's salary for any period for which the insured or their employees are obliged to attend Court for jury service.

#### **Property Disputes**

Any dispute or legal proceedings, including those relating to the physical possession of the property.

#### **Data Protection**

To defend civil proceedings for compensation under Section 13 of the Data Protection Act 1998.

#### **Personal Injury**

Legal proceedings to recover damages for the death of or bodily injury sustained by a director or employee.

#### **Motor Disputes**

The pursuit or defence of legal proceedings between an insured and a customer/supplier relating to the hire, purchase, lease, service, repair or test of a motor vehicle; or to recover damages for personal injury sustained by a director or employee in a road traffic accident.

#### **Wrongful Arrest Defence**

To defend civil proceedings against the insured in relation to allegations of wrongful arrest or malicious prosecution.

#### Level of cover:

In the event of a claim, your case will be handled by Vantage Protect Ltd with the legal advice and representation being provided, in house, by Vantage Legal Protect Ltd. You will be covered up to £100,000 (for any one claim) and £1,000,000 aggregate limit (all claims notified in any one period of insurance). Jury service is subject to a maximum limit of £100 per day, £1,000 per claim.

There is Nil excess applicable to the policy.

Additional terms and conditions apply. A copy of the full policy wording and key facts document are available from the Chamber.

# Upgrade your cover

Members can upgrade their level of cover to include full legal expenses insurance and can further enhance cover to include bad debts, contract disputes, restrictive covernance and insolvency fees. Call 01455 852111 for further information.



# Worried about HR or Health & Safety compliance?

Free HR and Health & Safety Health Checks are available to members

The HR health check has been designed to identify the main areas and actions you will need to focus on to improve your existing HR situation.

The health and safety health check has been designed to help you identify the areas where your business may need assistance and for us to assist in providing the best advice and guidance to your organisation.

### Worried about GDPR compliance?

Ask for a FREE demo of the Quest Employee Management System



For FREE demonstrations, upgrades or sales, call 01455 852028 or email hello@questcover.com

