



# **JOIN OUR FEE PROTECTION SERVICE**

**FOR HMRC TAX INVESTIGATIONS**



## GET PROTECTED AGAINST TAX ENQUIRIES

### Every year, HMRC carries out enquiries into the tax affairs of individuals and businesses across the UK.

Many people find these disruptive, intrusive, stressful and ultimately **expensive**. By joining our Fee Protection Service, you will have peace of mind that we are here to help you in such an event.

With a national debt of around £2.9 trillion, as of November 2025<sup>1</sup>, it's fully expected that HMRC will continue to raise more enquiries to increase tax revenue. Not only can our Fee Protection Service provide cover for **our professional fees** in the event of a check on your tax affairs, but it also enables us to offer **expert advice and guidance** every step of the way.

### ARE YOU AT RISK OF AN ENQUIRY?

Even if there is no reason for HMRC to check your tax affairs, each year, thousands of enquiries are launched and **every taxpayer who submits a tax return can be subject to an enquiry**. Although this won't necessarily result in you having to pay additional taxes (sometimes a tax rebate is found to be owed to you), there's still the matter of the **professional fees and costs** associated with defending the original tax return.

There's no formula behind it either. Many tax enquiries are made entirely at random, even if your tax returns are filed on time, you are up to date with tax payments and you are confident your tax affairs are in order.

### HELP REDUCE THE MONEY AND STRESS INVOLVED IN HMRC ENQUIRIES

By subscribing to our Fee Protection Service, you will be covered for the cost of **our professional fees** that result from most types of HMRC enquiries, including full investigations. You can find full details listed in the **Service Summary**.

### HOW IT WORKS

We have taken out an insurance policy in our own name that is backed by leading providers, Professional Fee Protection (PFP). Our policy enables us to provide you with expert advice and peace of mind knowing we can work on your case to resolve the situation, up to the indemnity limits of our insurance policy.



<sup>1</sup> UK National Debt - Economics Help

# MIND THE GAP

HMRC's latest tax gap report estimates the tax gap to be around **£46.8 billion**. This is the gap **between what HMRC believe should be collected and what has actually been collected**. The gap is most evident in Corporation Tax, Income Tax, National Insurance Contributions and Capital Gains Tax. Small businesses make up the largest component of the tax gap by customer group, at a 60% share in 2023 to 2024.<sup>2</sup>

HMRC enquiries take up considerable time and may lead to additional accountancy work, which could result in unexpected **professional fees**.

Subscribing to our Fee Protection Service enables us to **support and protect you throughout a tax enquiry** in the event of an HMRC investigation.

<sup>2</sup> Tax gaps: Summary - GOV.UK



# SUPPORTING YOU WITH RRADAR

When you subscribe to our Fee Protection Service for HMRC tax investigations, you benefit from **legal advice** by rradar, one of the UK's most respected law firms.



## PROBLEM SOLVERS AT YOUR SERVICE

rradar will help you cut through the legal jargon and understand the challenges that surround a business. Their experienced team of solicitors, sector specialists, and regulatory experts will listen to your needs, before delivering practical legal business guidance.

## FLEXIBLE AND ACCESSIBLE

Legal support is available via phone Monday to Friday (8am - 6pm).

If the team are unable to take your call, you will be offered a callback service that will be actioned within 1 working day.



## COMPREHENSIVE SUPPORT

The radar team can help you through a wide range of critical business matters including:

- **Employment and HR** - contracts, policies, grievances, disciplinary, wellness, time off and other leave, recruitment, working hours, redundancies, equality and diversity
- **Running a business** - formation of a company, board minutes, contract disputes and shareholder agreements
- **Data and privacy** - UK GDPR and data protection
- **Property** - disputes, including contractual, and stamp duty queries
- **Civil litigation** - third party pressure, contract breaches and disputes, shareholder disputes and nuisance
- **Criminal litigation** - criminal regulatory matters
- **Consumer (motor and non-motor)** - contract disputes and breaches of commercial contracts
- **Insurance** - general insurance queries