## **IR35 PROTECT POLICY SCHEDULE**

Insured:	
Insured Person:	
Period:	
Policy Number:	
Occupation:	

KENTMERE HR SOLUTIONS LTD Conal Scholes 10/01/2025 to 09/01/2026 IR35-S-43-1736246449-57 Other - Human Resources

## TERRITORIAL LIMITS

The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.

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For each Section 1 – 10 and 13 - 17		£100,000 any one claim
For Sections 11 and 12 combined		£100,000 any one claim
SECTION	<b>EXCESS, FRANCHISE &amp; CONTRIBUTION</b>	STATUS
1. Consumer Disputes	£0 - Excess 90-day franchise	Operative
2. Home Rights	£0 - Excess 90-day franchise	Operative
3. Taxation	£0 - Excess £100 – Minimum Claim	Operative
4. Criminal Prosecution Defence	£0 - Excess	Operative
5. Personal Injury	£0 - Excess	Operative
6. Jury Cover	£0 - Excess	Operative
7. Identity Theft	£0 - Excess	Operative
8. Contract Disputes	£0 – Excess £250 – Minimum claim 10% co-payment of Professional Fees	Operative
9. Tax, VAT, PAYE and NIC Investigations	£0 - Excess £100 – Minimum Claim	Operative
10. IR35 /Off-Payroll HMRC Status Enquiries	£0 - Excess	Operative
11. IR35 /Off-Payroll HMRC Status Enquiry Taxes and Interest	£0 - Excess	Operative
12. IR35 /Off-Payroll HMRC Status Enquiry Penalties	£0 - Excess	Operative
13. Property Protection	£0 - Excess 90-day franchise	Operative
14. Licence Protection	£0 - Excess	Operative
15. Wrongful Arrest	£0 - Excess	Operative
16. Debt Recovery	£0 – Excess £250 – Minimum claim 10% co-payment of Professional Fees	Operative
17. Data Protection	£0 - Excess	Operative

All cover is underwritten by Accredited Insurance (Europe) Ltd - UK Branch

TELEPHONE LINES	
Claims Notification	0330 174 4657
Tax Advice Helpline Service	0116 365 0499
Legal Helpline Service	0333 010 0342

Accredited Insurance (Europe) Limited - UK Branch (UK Company Number: BR021362; FRN:608422) is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta. Accredited Insurance (Europe) Limited is licensed in accordance with the Insurance Business Act, 1998 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business, and together with its UK Branch, is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority.

Policy form reference: KCI-Legal-wording-1.3.3