

A close-up photograph of a person's hand holding a white ceramic piggy bank. The piggy bank has a simple, smiling face with two small black dots for eyes and a curved line for a mouth. The background is a soft, out-of-focus blue.

**Breaking the Bank?  
Not with our Tax Enquiry  
Protection Service**

HMRC use a sophisticated database called Connect to start more than 80% of enquiries. Subscribing to our Tax Enquiry Protection Service will mean that if you are targeted, we can represent you...making sure you get the best possible defence.

## Service overview

### What is insured:



Corporation Tax and Income Tax full or aspect enquiries



PAYE/NIC - Including National Minimum Wage/National Living Wage these latter two may have restrictions placed upon them



IR35/employment status/CIS enquiries and disputes



VAT compliance checks from the outset and disputes with HMRC



Inheritance tax/ Probate return enquiries - subject to Larking Gowen completing the returns



Student Loan enquiries



Gift Aid enquiries



Enquiries into Scottish Taxes



Auto enrolment return enquiries where Larking Gowen is engaged to complete the returns



Code of Practice 8 - provided that at the culmination of such investigation it is proved that you are not found guilty of dishonesty, fraud or fraudulent intent, this is also subject to a limited liability of £10,000



Applications for judicial review, subject to Vantage Fee Protect consent subject to a limited liability of £10,000

Exclusions - full details are available on request.



# Reasons to take action

01

HMRC enquiries can be random, anyone can be targeted, even if you have done nothing wrong.

02

Last year the number of HMRC enquiries increased by 7.1% and HMRC generated an additional £48bn in tax by targeting non-compliance.

03

With £6.8 billion of extra tax revenue targeted by 2030, HMRC is ramping up compliance checks to close the £48bn tax gap.

04

Over 55 billion lines of data, including social media accounts, DVLA records, land registry and bank accounts.

05

If HMRC investigate, they could review all records or specific transactions and may then raise an assessment for additional tax due. We can represent you to ensure the best defence against HMRC.

06

Our Tax Enquiry Protection Service protects against fees you may incur dealing with HMRC enquiries. We handle all contact with HMRC and challenge findings at no extra cost to yourself.



## Employment, Health & Safety and Legal Support

As an additional benefit, the protection includes comprehensive telephone access to professional advice on a wide range of topics, including Employment matters, Health & Safety regulations, and general legal issues.

This service ensures you have expert guidance readily available, helping you navigate complex situations, make informed decisions, and address any concerns with confidence.

## We're here to protect you!

### Employment Law



Including performance and absence management, TUPE, redundancies, calculating holiday entitlements, grievances, disciplinary processes.

### Health & Safety



Risk assessments, fire safety, first aid, RIDDOR and more.

### General Legal Issue



Any UK commercial or personal issues.

## Business & Legal Advice

You have unlimited access to invaluable advice on all aspects of commercial and personal law, including:

- Company and commercial law
- Data Protection
- Intellectual Property
- Restrictive covenants
- Landlord and tenant disputes
- Employment and settlement agreements
- Consumer law
- Business contracts
- Property disputes
- Wills and probate issues
- Insolvency and debt collection

## HR, Employment Law and Health & Safety Advice

The Vantage HR and safety experts are available to take calls on any issue in these areas.

Our advice lines have been in operation for over two decades and cover a variety of topics, including:

- Performance and absence management
- TUPE
- Redundancies
- Grievances and disciplinary processes and more



## Protecting Your Business

HR challenges like redundancy, workplace disputes, and absenteeism can seriously impact a business. Add health and safety rules, legal contracts, debt recovery, and tax issues, and it's clear that expert support is essential to stay compliant and run smoothly.

# Frequently asked questions

## Who are Vantage Fee Protect (VFP)?

VFP is a leading provider of Tax Enquiry Protection Service. Vantage Tax Fee Protection Ltd is an appointed representative of Vantage Protect Ltd (FRN 772055) which is authorised and regulated by the Financial Conduct Authority. They are committed to working in conjunction with us, in order to ensure your interests are fully protected.

## What is protected by the Service?

Under the Service, subscribing clients will be fully protected and the practice will claim under our own insurance policy for up to £125,000 of professional costs. (For full details, please refer to the Service Overview).

## What are the main benefits to subscribing clients of this Service?

- We will defend you, if you are selected for a tax enquiry by HMRC.
- The potentially high costs of professional fees for that defence will be claimed under the practice's insurance policy.
- It will not be necessary to accept unreasonable tax charges by HMRC due to concerns about professional fees.
- You will also get free access to a 24/7 Business Legal helpline and a separate Employment Law, Health & Safety helpline.

## What is the Tax Enquiry Protection Service?

It is a Service set up by us in conjunction with Vantage Fee Protect (VFP) to protect clients who are subject to a tax enquiry. For an annual fee, you can join our Service and obtain the benefits described in this brochure. The Service is backed by an insurance policy that the practice has arranged through VFP. When you subscribe to our Service we are able to make a claim against our insurance policy held with VFP in respect of our fees incurred.

## Why do I need protection?

Like any other protection to meet an unexpected cost, everyone hopes that they don't need it, but in the event of an enquiry, clients are glad that they've paid the annual charge for the peace of mind it extends in the event of an investigation.

## How much could a tax enquiry cost me in professional fees?

The questions asked by HMRC can be very detailed and time-consuming to answer. The costs of defending you can easily run into thousands of pounds, even if little or no extra tax is paid at the end of the enquiry. These costs are not protected by the normal annual fees paid to us.

## What is not protected by the Service?

Some costs will not be protected under the Service, including some of the following (full details available upon request):

- Outstanding taxes, penalties, interest or any other amounts due to HMRC
- Defence of clients in criminal prosecution cases or serious fraud enquiries
- Fees relating to pre-existing tax enquiries, or enquiries where tax returns were submitted to HMRC later than the statutory time limits (90 days)
- Tax avoidance schemes

## I've done nothing wrong, why should I worry about a tax enquiry?

The majority of tax enquiries are now generated by computer "risk profiling" while others are selected completely at random. As a result, HM Revenue & Customs (HMRC) sometimes picks the wrong targets. Even if you have done nothing wrong, HMRC will not give up and will still try hard to find errors.

## Is there anything I can do for peace of mind?

You can subscribe to our Tax Enquiry Protection Service which will protect you for the work and costs of defending you in the event of a tax enquiry by HMRC.

## Do I need to reduce my spending in the current economic climate?

Not paying for our Tax Enquiry Protection Service could be a false economy. The potentially high costs of defending you in an enquiry would be much less affordable than the annual charge. One thing is certain – HMRC does not stop making enquiries into tax returns when there is an economic downturn. The amount of debt the government is in at present is only likely to increase the potential threat of an HMRC enquiry.

## Can anyone's tax affairs be scrutinised by HMRC?

Anyone who submits a tax return can come under scrutiny. Every year, HMRC start enquiries into many thousands of personal and business tax returns and accounts. VAT and PAYE payments are also thoroughly checked. The aim in every case is to collect more tax. A record £48bn of additional tax was collected through compliance checks in 2024/25.

## I've already got some protection through a trade subscription or policy. e.g. FSB. Why isn't this sufficient?

Such cover will normally be limited and not as wide ranging as the practice service. Such policies may not pay our fees to look after you and may instead bring in an outside consultant who doesn't know you.

### Want to know more?

If you have any questions relating to our Tax Enquiry Protection Service, then please contact us.

0330 024 0888

[enquiry@larking-gowen.co.uk](mailto:enquiry@larking-gowen.co.uk)

[larking-gowen.co.uk](http://larking-gowen.co.uk)

# Protect against the unplanned cost of an HMRC enquiry today

Tax enquiries can be costly and our expert support in dealing with these is not included in your normal accountancy fees. Spending a small amount now on our Tax Enquiry Protection Service means that you will receive complete support if HM Revenue & Customs (HMRC) target you; we will manage your enquiry from start to finish and you will not need to worry about the cost.

“HMRC activity has increased significantly in recent months, and with the Labour government pledging to invest £555m a year in additional HMRC resources, this trend looks set to continue.”

Subscribing to our Tax Enquiry Protection Service means that if you are subject to enquiry by HMRC our fees are one less thing to worry about. We can defend you for as long as it takes to get the right result.”



**Sally Farrow**  
**Tax Enquiry Protection Partner**

0330 024 0888

| [enquiry@larking-gowen.co.uk](mailto:enquiry@larking-gowen.co.uk)

| [larking-gowen.co.uk](http://larking-gowen.co.uk)

This document is designed for the information of readers. Whilst every effort is made to ensure accuracy, information contained in this document may not be comprehensive and recipients should not act upon it without seeking professional advice. We will process your personal data for business and marketing activities fairly and in accordance with professional standards and the Data Protection Act 2018. If you do not wish to receive any marketing literature from Larking Gowen please contact business development on 01603 624181 or email [bd@larking-gowen.co.uk](mailto:bd@larking-gowen.co.uk). "Larking Gowen" is the trading name of Larking Gowen LLP which is a limited liability partnership registered in England and Wales (LLP number OC419486). Where we use the word partner it refers to a member of Larking Gowen LLP or a senior employee of equivalent standing. Larking Gowen LLP is an Independent Member Firm of Prime Global, a worldwide association of independent accounting and advisory firms © Larking Gowen 2025. All rights reserved.  
doc ref 09.2025