

# WOW!



## LOOK WHAT'S INCLUDED

CHAMBER HR • CHAMBER HEALTH & SAFETY • CHAMBER LEGAL • CHAMBER TAX

# LET ME IN!



## HOW TO ACCESS THE SERVICES

CHAMBER HR • CHAMBER HEALTH & SAFETY • CHAMBER LEGAL • CHAMBER TAX

### UNLIMITED ACCESS

The four services include unlimited access to the following:

- HR / employment law advice line
- HR website with a document library
- Legal advice line
- Online library of template legal documents
- Health & safety advice
- Online library of health & safety documents
- Advice on tax and VAT matters

### PLUS

- 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!



### ADVICE LINE



This number gives access to five advice lines - HR, legal, health & safety, tax and Vat. Members have unlimited access to all lines and the HR and legal lines are available 365 days a year. The lines are manned by very experienced advisors who can answer any questions you may have or help resolve issues

To access the advice lines call 01455 852037



### WEBSITE

The website, which is a fantastic knowledge hub and source of information has many features.

The main feature is the Document Library with almost 800 free downloadable template documents covering employment, health & safety and legal services.

- HR and Health & Safety Healthcheck
- Book a call back facility
- Newsroom with HR and Health & Safety articles
- Legal Document Library has a link to the Debt Recovery Service where you can get a solicitors letter sent for just £15

To access the website visit your Chamber website or visit the Chamber Index page at [www.chamberhr.co.uk](http://www.chamberhr.co.uk) and scroll down the list on the right to find your Chamber



# WHO YOU GONNA CALL?

THE ADVICE LINES ARE HERE TO HELP YOU...

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...

## ChamberHR 01455 852 037

Employment law

Guidance on access to web docs

Staff grievances and disputes

Disciplinary issues

Absenteeism

Disability issues

Medical capability

Equal pay

Maternity / paternity allowances

Shared parental leave

Contracts of employment

TUPE issues

Eligibility to work

Managing apprentices

Calculating settlement agreements

Redundancy

Calculating holiday pay / sick pay

Maternity leave

National living wage

## ChamberLegal 01455 852 037

Legal disputes

Contract disputes

Commercial law

Company law

Director's disputes

Data protection

Insolvency

Collecting debts

Small claims court procedures

Landlord or tenant issues

GDPR

## ChamberHS 01455 852 037

Start-up requirements

Protective equipment

Training

Gap analysis

Compliance issues

Completing risk assessments

Health & safety policies & documents

Fire safety

Accident reporting

First aid requirements

Hazardous substances

Employee safety handbook

## ChamberTax 01455 852 037

Treatment of benefits in kind

Corporation tax calculations

Liabilities to capital gains tax

Property income and expenses

Residency status

Remittance based on foreign income

Stamp duty land tax liabilities

Travel and subsistence costs

Inheritance tax and estates

HMRC enquiries / investigations

Penalties

## VAT 01455 852 037

VAT & Tax return form help

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

# SHUSH! 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	HS Document 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
The Good Work Plan	Food safety	Company documents
Furlough	Physical & psychological hazards	Company meeting documents
HR administration	Construction & CDM regulations	Partnership documents
	Chemical substance & biological hazards	Landlord & tenants

## Document Library

- > HR documents
- > Health & Safety documents
- > Legal documents

## Employee Management System

- > Manage employee sickness
- > Manage employee holidays
- > Manage employee records
- > Manage employee performance
- > Manage employee training

## AdminLite

- > Build custom library documents
- > Automatically populate documents
- > Save employee documents

## QuestOffice

- > Employee ready documents
- > Document Library
- > Employee Management System
- > AdminLite
- > Access to ASKO
- > Access to HR and Health & Safety Audits
- > Access to Business Insurance

# 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.

Topic	If you do this	These are the consequences
Contracts of employment	Failure to give employees a contract of employment	It will cost you 2-4 weeks pay £1050 for 2 weeks - £2,100 for 4 weeks pay
Flexible working	Breach of flexible working regulations	Compensation due to the employee up to a maximum of 8 weeks pay or £4,200
National minimum wage	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
Right to work in the UK	Failure to check that employees have the right to work in the UK	A fine of up to £20,000 for each illegal worker
TUPE	Failure to consult and inform on TUPE	Fines of up to 13 weeks pay – not capped at statutory rate
Unfair dismissal	Dismissal of an employee that is challenged and deemed to be unfair	Basic award of up to £15,750 and compensatory award up to £86,444



## FREE MEMBER SERVICE



# FREE ONE 2 ONE REVIEW

## ENSURE YOUR BUSINESS IS PROTECTED

All members are entitled to a **FREE** One 2 One Review with a Quest Business Manager. They will be able to discuss how you manage your HR and health & safety matters, discuss any issues you may have and assess your compliance status, including the impact of the upcoming Good Work Plan. You will receive an honest assessment of your requirements and if the Chamber services will effectively support you, that is what they will recommend. If however you do need additional support, which may cost extra, the good news is that there are automatic discounts available for members.



# 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 covenance and insolvency fees. Call 01455 852111 for further information.

