



Four Services

Member Handbook

Four member services for your protection and peace of mind. Discover what you have access to.

ChamberHR • **ChamberHealth & Safety** • **ChamberTax** • **ChamberLegal**



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.

ChamberHR 01455 852 037

ChamberLegal 01455 852 037

Guidance on access to web documents	Legal disputes
Staff grievances and disputes	Contract disputes
Disciplinary issues	Commercial law
Absenteeism	Employment law
Disability issues	Company law
Medical capability	Director's disputes
Equal pay	Data protection
Maternity / paternity allowances	Tax and VAT issues
Shared parental leave	Insolvency
Contracts of employment	HMRC investigations
TUPE issues	Collecting debts
Eligibility to work	Small claims court procedures
Managing apprentices	Landlord or tenant issues
Calculating settlement agreements	GDPR
Redundancy	
Calculating holiday pay / sick pay	
Maternity leave	
National living wage	
Working time regulations	

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.

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 £950 for 2 weeks - £1,900 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 £3,800
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	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
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	No minimum limit on a weeks pay. Based on a capped amount of £475 per week

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.

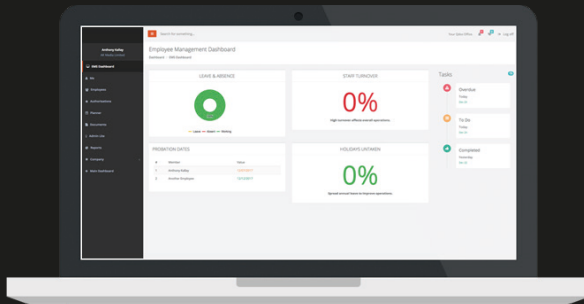


Worried about HR or Health & Safety compliance? Free HR and Health & Safety Health Checks are available to members

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**

