



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.

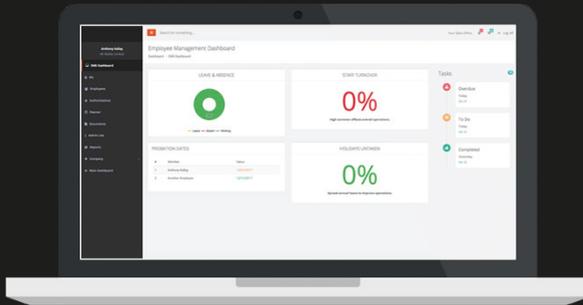


Worried about HR or Health & Safety compliance? Free HR and Health & Safety Health Checks are available to members

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**

