



SOPHER+CO

Chartered Accountants

Shielding you against the unplanned cost of an HMRC enquiry

Subscribing to our Tax Fee Protection will mean that if you are targeted, we can represent you at no extra cost . . . ensuring you get the best possible defence.



WE'RE HERE TO PROTECT YOU!

The Risk of an HMRC Enquiry Is Real

HMRC tax enquiries are increasingly common and complex, driven by advanced data analysis systems like 'Connect.' These investigations can be disruptive, intrusive, and costly especially for high-net-worth individuals, business owners, and entrepreneurs. Without protection, professional fees can escalate quickly.

While enquiries can't be prevented, Fee Protection Cover offers financial protection by covering unexpected professional fees and providing expert representation. This ensures thorough handling of cross-tax enquiries, technical challenges, or detailed record reviews.

Real cases below illustrate how this cover has fully paid substantial accountancy fees during HMRC enquiries, demonstrating its value. For these reasons, subscribing to Fee Protection Cover is strongly recommended.

Claims Examples

A **High Net Worth Individual** faced HMRC enquiries into their 2022 and 2023 tax returns, covering self-employment income, foreign property, loan interest relief, and capital gains. Extensive meetings and correspondence addressed complex issues, with HMRC concluding no significant adjustments were needed. Fees covered the £10,000 accountancy fees in full.

A **self-employed** restaurant owner faced a full enquiry after HMRC claimed income was understated. HMRC misplaced key cash records, leading to multiple meetings with the accountant. Fees covered the £6,000 accountancy fees in full.

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 21% and HMRC generated an additional £34bn in tax by targeting non-compliance.

03

The Labour government have pledged to invest £555M a year in additional HMRC resources and so the increase in HMRC enquiries looks set to continue.

04

HMRC use a sophisticated database called Connect to start more than 80% of enquiries. Connect analyse over 55 billion lines of data, including social media accounts, DVLA records, land registry and bank accounts.

05

For a relatively low cost our Tax Fee Protection protects against fees we may incur dealing with HMRC enquiries. We will manage the whole conversation with HMRC and challenge any findings at no cost to yourself.

Fee Protection Service Rates

Rates for 1st October 2025 - 30th September 2026

Categories	Cost in VAT
Payroll	£270
Trust/Personal Tax only (where gross rental/other income is less than £50,000)	£180
Trust/Personal Tax only (where gross rental/other income in excess £50,000)	£300
Sole Trader not registered for VAT	£360
Sole Trader registered for VAT	£510
Partnership/LLP Ltd Co with turnover up to £5million	£600
Partnership/LLP Ltd Co with turnover between £5 million and £10 million	£660
Partnership/LLP Ltd Co with turnover up to £10 million	£1,224

- Clients joining partway through the scheme will be charged a pro-rata fee.
- Discounts available for groups of 4 or more,

Employment, Health & Safety and Legal Support

As an additional benefit, the protection provides telephone access to advice on Employment, Health & Safety and general legal issues.



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 issues

Any UK commercial or personal issues.

Want to know more?

If you have any questions relating to our Tax Fee Protection then don't hesitate to contact us.



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