



Four Services Member Handbook

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



ChamberHR



ChamberHealth
& Safety



ChamberLegal



ChamberTax



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Welcome to the Four Services Handbook

Did you know?

As a member you have FREE access to FOUR essential business services:



ChamberHR



ChamberLegal



ChamberHealth & Safety



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.

It sounds too good to be true... but it isn't.

Access to this premium quality service is included in the membership fee because of the investment made by your association.

We believe that our members need supporting and protecting and we think our members are worth that investment!

Frequently Asked Questions

Members now have unlimited access to FOUR essential business services that are designed to support and protect your business.

That's the good news... the even better news is that they are **FREE** to members!

To give you a flavour of what you can access here are some frequently asked questions.

What are the four services?



ChamberHR



ChamberHealth & Safety



ChamberLegal



ChamberTax

What do they include?

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.

Website

Access to over 750 free template documents covering HR, employment law, health and safety and legal matters. The website also includes HR and H&S Health Checks.

Insurance

A comprehensive legal expenses insurance policy with a total of £1,000,000 excess free cover and £100,000 per claim

How do I access these services?

Advice Line

Call 01455 852037. You will be asked for your name and company name.

Website

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

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 Qdos can create a solution that is perfectly aligned to your needs. Call 01455 852128 for more information. Please note that additional services may have charges.

You may also visit our Online Shop where you can find a range of ad hoc consultancy services.

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 with.

ChamberHR	ChamberLegal
01455 852 037	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	Directors 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	
Redundancy	
Calculating holiday pay / sick pay	
Maternity leave	
National living wage	
Working time regulations	

ChamberHealth & Safety	ChamberTax
01455 852 037	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 700 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	Insurance
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 and they 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 - £1900 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 £3800
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

Open All Hours

Your online shop

As a member you have access to an online shop where you can easily purchase key HR, employment and health & safety services at special member rates.

These services are available on an ad hoc basis so you can buy what you want when you need it. No contracts involved!

HR / Employment Services	Health & Safety Services
HR audits	H&S audits
Contracts of employment	Audit reports & training needs analysis
Employee handbook	H&S training courses
DBS checks (standard & enhanced)	
ID & financial checks	
Eligibility to work checks	
Driving licence checks	
HR training courses	
Human job analysis	

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 Qdos Broker & Underwriting Services Ltd with the legal advice and representation being provided, in house, by Qdos Legal Services 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

For more information visit

www.kentinvictachamber.co.uk/membership/membership-benefits

or call **01455 852037**