# MEMBER HANDBOOK





# **FOUR SERVICES**

FOR YOUR PROTECTION AND PEACE OF MIND.
DISCOVER WHAT YOU HAVE ACCESS TO.

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





# WOW!





# LOOK WHAT'S INCLUDED

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!







# LET ME IN!





# HOW TO ACCESS THE SERVICES

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

# **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 and scroll down the list on the right to find your Chamber







# WHO YOU GONNA CALL?

Chambert egal 01455 852 037



Chamber HR 01455 852 037

# 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...

Chamber nr 0 1455 652 037		Chamber Legal 0 1455 652 037
Employment law	TUPE issues	Legal disputes
Guidance on access to web docs	Eligibility to work	Contract disputes
Staff grievances and disputes	Managing apprentices	Commercial law
Disciplinary issues	Calculating settlement agreements	Company law
Absenteeism	Redundancy	Director's disputes
Disability issues	Calculating holiday pay / sick pay	Data protection
Medical capability	Maternity leave	Insolvency
Equal pay	National living wage	Collecting debts
Maternity / paternity allowances		Small claims court procedures
Shared parental leave		Landlord or tenant issues
Contracts of employment		GDPR







ChamberHS 01455 852 037	ChamberTax 01455 852 037	VAT 01455 852 037
Start-up requirements	Treatment of benefits in kind	VAT & Tax return form help
Protective equipment	Corporation tax calculations	VAT registration
Training	Liabilities to capital gains tax	EU Reverse charge mechanism
Gap analysis	Property income and expenses	Place of supply rules
Compliance issues	Residency status	Partial exemption
Completing risk assessments	Remittance based on foreign income	VAT on land and property
Health & safety policies & documents	Stamp duty land tax liabilities	VAT rates on output services
Fire safety	Travel and subsistence costs	Recovery of foreign VAT
Accident reporting	Inheritance tax and estates	
First aid requirements	HMRC enquiries / investigations	
Hazardous substances	Penalties	
Employee safety handbook		

# SHUSH! YOU'RE IN THE LIBRARY

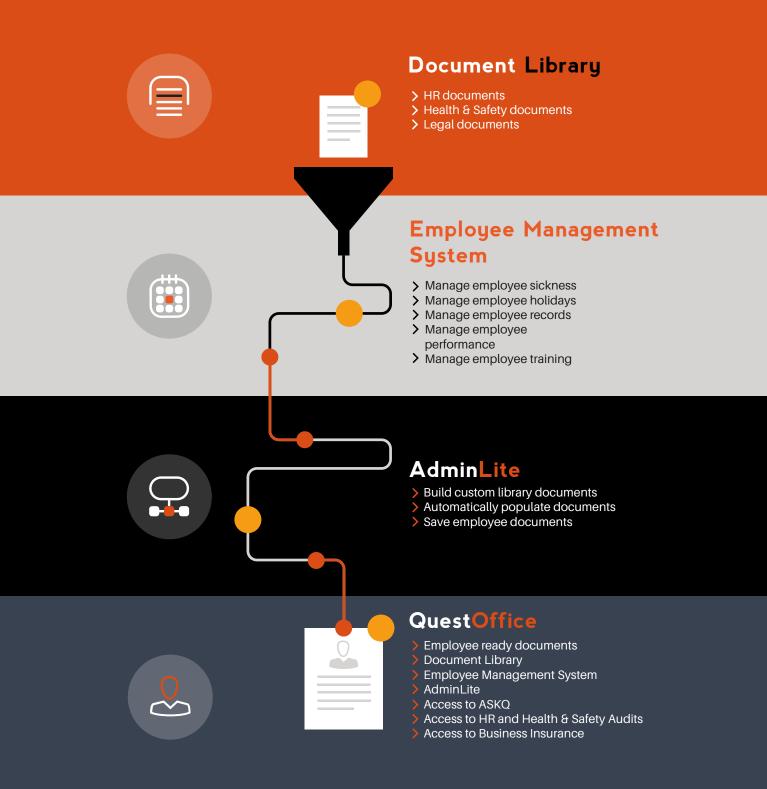




# DISCOVER THE DOCUMENT LIBRARY

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 adminstration	Construction & CDM regulations	Partnership documents	
	Chemical substance & biological hazards	Landlord & tenants	



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# **BE AWARE**

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# 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.

| If you do this                                                      | These are the consequences                                                                                                                                                                                                                                                      |
|---------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Failure to give employees a contract of employment                  | It will cost you 2-4 weeks pay £1050 for 2 weeks -<br>£2,100 for 4 weeks pay                                                                                                                                                                                                    |
| Breach of flexible working regulations                              | Compensation due to the employee up to a maximum of 8 weeks pay or $\pounds 4,200$                                                                                                                                                                                              |
| 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                                                                                                                                                                      |
| Failure to check that employees have the right to work in the UK    | A fine of up to £20,000 for each illegal worker                                                                                                                                                                                                                                 |
| Failure to consult and inform on TUPE                               | Fines of up to 13 weeks pay - not capped at statutory rate                                                                                                                                                                                                                      |
| 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                                                                                                                                                                                                               |
|                                                                     | Failure to give employees a contract of employment  Breach of flexible working regulations  Failure to pay the national minimum wage  Failure to check that employees have the right to work in the UK  Failure to consult and inform on TUPE  Dismissal of an employee that is |



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



# **HOW TO ACCESS**



# **ADVICE LINE**

CALL 01455 852037 FOR ADVICE ON HR, HEALTH & SAFETY, LEGAL, OR TAX ISSUES.



# **WEBSITE**



WWW.CHAMBERHR.CO.UK OR VISIT YOUR CHAMBERS WEBSITE



# FIND OUT MORE

FOR MORE INFORMATION OR TO BOOK YOUR ONE 2 ONE REVIEW PLEASE EMAIL ONE 2 ONE @QUESTCOVER.COM



