

# **RBP Tax Investigation Service (TIS)**

**1<sup>st</sup> April 2026 to 31<sup>st</sup> March 2027**



**Don't let HMRC catch you out...**

# GET RELIEF FROM THE FINANCIAL PRESSURES OF A TAX INVESTIGATION

## What is the Tax Enquiry Fee Protection Service?

It is an insurance backed service which protects you from accountancy fees associated in dealing with any HMRC enquiry or dispute.

## What is an HMRC Investigation?

£46.8 billion is the estimated tax gap between what HMRC should collect and what it does collect. To ensure tax compliance and to close this gap, HMRC undertakes tax and VAT investigations.

## Why would I be investigated?

There is no definitive answer as to why, but there are a lot of possibilities: filing a late return, errors that require correction, dealing with cash, HMRC receives a tip off, or working in a targeted business sector to name a few. HMRC's Connect database collates data from banks, Land Registry records, Visa and Mastercard transactions, DVLA, council tax, VAT registration documents, Airbnb, and believe it or not even your social media profiles. A common misconception is that a mistake has been made but often that isn't the case. Random enquiries can and do happen.

## How much does an enquiry cost?

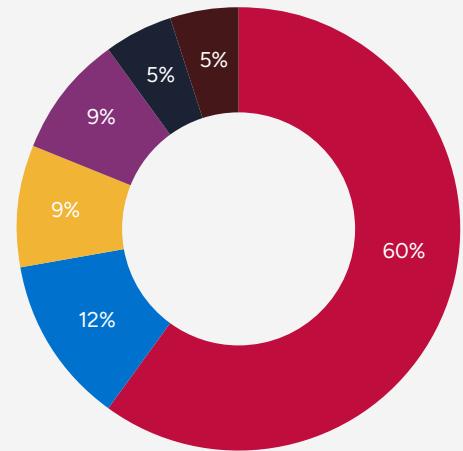
Representing you can easily run into thousands of pounds but will vary from enquiry to enquiry, even if your return is correct and no further tax is due. Immediate professional representation is essential in successfully and quickly dealing with HMRC enquiries, the cost of which is not included as part of your annual fees.

The tax gap is estimated to be

**5.3%** of total theoretical tax liabilities, or  
**£46.86 billion**

in the 2023 to 2024 tax year.

Share of tax gap by customer group



- Small businesses - £28bn
- Large businesses - £5.8bn
- Mid-sized businesses £4.4bn
- Criminals £4.4bn
- Individuals £2.1bn
- Wealthy £2.1bn

# RBP Tax Investigation Service

## Good to know



The service includes any compliance check, visit or investigation started by HMRC regarding compliance with:

- Corporation Tax Self-Assessment
- Income Tax Self-Assessment
- PAYE
- VAT visits
- National Insurance
- Construction Industry Scheme
- IR35
- Stamp Duty Land Tax
- Employer Compliance Visits
- Check of Employer records
- Interventions
- Capital Gains Tax
- National Minimum Wage
- Gift Aid Legislation and regulations
- P11D
- Inheritance Tax
- Child Tax Credits
- HMRC use of pre-dispute information and inspection powers under schedule 36

**Your current accountancy fees do not cover you for tax investigation work that may be required if you are investigated by HMRC.**

Therefore, we have an insurance agreement with Croner-i. If our clients want to be protected against such charges we add them to the RBP policy held and they will not incur additional accountancy costs.

Croner-i also provide an additional benefit to RBP clients by way of a free My Business Hub.

This digital toolkit provides resources for other areas that may be useful in areas of HR, Legal and Health and Safety guidance. The hub includes:

- Full telephone access to the UK's leading advisors in these areas
- A library of compliant forms, policies, employment contracts, risk assessments etc. All downloadable.
- Detailed information and guidance on a range of HR/H&S related topics including absence, termination, maternity, staff handbooks, flexible working, fire safety, DSE and manual handling to name a few.

Details provided when you enrol to this service and renewal each year



# Frequently Asked Questions

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## RBP Tax Investigation Service

### I already have some protection through our surgery policy. Is this the same?

Cover from these alternative sources will normally be limited and not as wide ranging as our Tax Investigation Service. Other policies may not pay our fees to defend you and may instead bring in an outside consultant who does not know you.

### If my previous Tax affairs have been handled by another firm can the Tax Investigation Service cover me for this period?

Yes, as long as RBP are the acting agent for you at the time HMRC open an enquiry and you have paid the correct subscription fee.

### What is the Tax Investigation Service?

It is a service set up by RBP in partnership with Croner-i Ltd to protect clients who are selected for an investigation. The service runs for 12 months from 1 April each year. To be covered from 1 April we must receive your subscription fee prior to this date otherwise cover will commence on the date payment is received for the remaining period until 31 March of the following year.

When you subscribe to our Service we are able to make a claim against our insurance policy held with Croner-i Ltd in respect of our fees incurred.

Please note that tax due, interest and penalties incurred as a result of an enquiry are not covered and you will be liable for such costs directly.

### What are the main service inclusions and exclusions?

To access this information and for the full policy wording, we encourage you to visit [www.cronertaxwise.com/premier-professional-policy](http://www.cronertaxwise.com/premier-professional-policy). To join or obtain further information: If you have any questions relating to our tax investigation service please contact us.

All those subscribing for the RBP Tax Investigation Fee Protection Service will receive a 'Confirmation of Service' once payment has been received.

### Contact Us

Emma Pottinger  
email: [emma@rbp.co.uk](mailto:emma@rbp.co.uk)  
tel: 0208 370 7724

