

## MEMBER HANDBOOK



# FOUR SERVICES

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

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](http://www.chamberhr.co.uk) and scroll down the list on the right to find your Chamber





# WHO YOU GONNA CALL?



## 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...

### ChamberHR 01455 852 037

### ChamberLegal 01455 852 037

|                                  |                                    |                               |
|----------------------------------|------------------------------------|-------------------------------|
| 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**

Start-up requirements

Protective equipment

Training

Gap analysis

Compliance issues

Completing risk assessments

Health &amp; safety policies &amp; documents

Fire safety

Accident reporting

First aid requirements

Hazardous substances

Employee safety handbook

**ChamberTax 01455 852 037**

Treatment of benefits in kind

Corporation tax calculations

Liabilities to capital gains tax

Property income and expenses

Residency status

Remittance based on foreign income

Stamp duty land tax liabilities

Travel and subsistence costs

Inheritance tax and estates

HMRC enquiries / investigations

Penalties

**VAT 01455 852 037**

VAT &amp; Tax return form help

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

# 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         |
| Covid-19 Resources                | Physical & psychological hazards        | Company meeting documents |
| HR adminstration                  | Construction & CDM regulations          | Partnership documents     |
|                                   | Chemical substance & biological hazards | Landlord & tenants        |



# One2One Services

DISCOVER    REVIEW    COMPARE

**Book a complimentary meeting with a Quest Business Support Manager**

Three choices – what suits you best?



## DISCOVER

Find out how to make the most of the Chamber HR Service and see how it can help you and support your business. A Quest Business Support Manager will cover the scope of the Chamber HR service, how the HR advice line can help you, what is included in the Document Library, other featured services available via the website, how to access the service and hours of operation etc.

## REVIEW

An opportunity to talk to a Quest Business Support Manager about how your business may be changing, where you were and where you are going to. What HR issues does this raise? The meeting will cover areas of risk, your responsibilities and what you need to have in place to ensure you are compliant and protected. Effectively this gap analysis will identify what you need to do.

## COMPARE

If you have an existing outsourced HR service you may wish to do a comparison with Chamber HR to see if Chamber HR can fulfil your needs. A Quest Business Support Manager will look at your current provision and explain how Chamber HR differs from it. Chamber HR is included in your membership fee so it may be that you don't need to pay anything extra to anyone else!

## NEXT STEPS?

To request an appointment please call Myles Day on **07725 557434**

**Or email [mday@questcover.com](mailto:mday@questcover.com)**

Please quote "DISCOVER", "REVIEW" or "COMPARE"

## Employer Defence Services

### From Quest... Your Trusted Advisor



If you are worried or threatened by an Employment Tribunal, don't worry, Quest can help and support you through what is always a difficult and stressful time.

As a member you have access to a range of free or discounted services that you can use to resolve the matter and hopefully avoid the need to go to a Tribunal.

- Advice Lines - as a member you have unlimited access to the HR Advice Line included in your membership fee.
- Document Library - as a member you have unlimited access to the HR Document Library with access to over 400 template employment documents. This is also included in your membership fee.
- One2One Services - as a member you also have access to free One2One Services. These meetings with a Quest Business Support Manager will identify the best solution to help you resolve your situation.
- ACAS Early Conciliation Service - as a member you benefit from exclusive rates for our conciliation service. Our experts will work with you to communicate with ACAS to find a solution that avoids the need to attend a tribunal
- Settlement Agreement - as a member you can benefit from a discounted price for a Settlement Agreement, a legally binding document that will prevent the case going to Tribunal
- Legal Services - if all the above fails and you must attend a tribunal then our legal company can undertake your defence, including preparation and defence. There are exclusive rates for members.

**For HR advice members can call 01455 852037 OR email Myles at [mday@questcover.com](mailto:mday@questcover.com)**



## ANY QUESTIONS...ANY DOUBTS?



### Do you know the answers to all these topical questions?

Facing a complex issue, or a situation affected by changes in legislation can be stressful and doing the wrong thing can be very expensive. When you need to act you need to ensure you get it right first time!

The good news is that members need not worry. If you have any questions about any of these topics you can call the Chamber HR Service – access is included in your membership fee, it's available 365 days a year and members have unlimited access.

#### **Redundancies**

Do you need to make redundancies?

Are you sure you understand the correct redundancy process?

You must follow correct procedure – don't let your heart rule your head

Any questions ...any doubt...call the Chamber HR advice line on 01455 852037.

#### **Debt Recovery**

Are you having difficulty recovering monies owed to you?

Don't know what to say and unsure of your rights?

Members have access to advice and template documents

Any questions...any doubts.... Call the Chamber HR advice line on 01455 852037.

#### **EU Trading**

Are you trading with the EU?

Are you confused by changes to VAT and duty?

Members can speak to a VAT specialist to clarify matters

Any questions...any doubts...call the Chamber HR advice line on 01455 852037.

# 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 covenants 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

