



Supplementary Questionnaire Tax Avoidance Questionnaire

Important Notes

“**You / Your**” refers to all firms to be insured under this arrangement including their **Principals**, including any predecessor or previous business for which cover is required.

“**We / Us / Our**” means the Insurer or Insurers subscribing to the insurance to be effected through Pen Underwriting Limited trading as Manchester Underwriting Management (“**MUM**”).

“**Firm**” means any business, whether a sole trader, partnership or company, limited liability or otherwise.

“**Principal/s**” means any director, partner, member or sole trader.

This form should be completed such that the information provided relates to all **Firms** to be insured under this arrangement, including any predecessor or previous business for which cover is required.

This questionnaire forms part of **Your** presentation to **Us**. **We** rely on the information **You** give to **Us** in deciding whether to offer insurance and in setting the terms and premium. **You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete. **You** must disclose every material circumstance **You** know or ought to know, and provide a fair presentation of the information required to enable **Us** to assess **Your** insurance risk. **You** must also disclose any changes to the facts disclosed that occur prior to commencement of insurance.

Failure to disclose all relevant material facts whilst making this application may lead to the invalidation of any insurance effected, and ultimately result in avoidance of the insurance or non-payment of any claim made.

Information is material if it could:

- a. affect **Our** assessment of the risk; or
- b. it could mean that **We** may need to change the terms or premium or both; or
- c. mean that **We** may not be able to cover that aspect of risk; or
- d. mean that **We** may no longer be able to provide **You** with insurance cover.

Full details of coverage provided can be found in MUM’s Policy Wordings and Summaries, which are available on request or at www.manchesterunderwriting.com.

How does MUM maintain Your privacy?

MUM is the data controller of any personal data **You** provide to **MUM**. **MUM** collects and processes personal data in order to offer and provide insurance services and policies and to process claims. Personal data is also used for business purposes such as fraud prevention and detection, financial management, to generate risk modelling, conduct analytics including to advise, improve and develop its products and services and to comply with its legal and regulatory obligations. This may involve sharing information with and obtaining information from **MUM’s** group companies and third parties such as (re)insurers, other brokers, loss adjusters, credit reference agencies, service providers, professional advisors, regulators or fraud prevention agencies.

MUM may record telephone calls to help it to monitor and improve the service provided as well as for regulatory purposes.

Please see **MUM’s** Privacy Notice for further information on how **Your** personal data is used, shared, disclosed and retained, **Your** rights in relation to **Your** personal data and how to contact **MUM’s** Data Protection Officer. **MUM’s** Privacy Notice can be found at <https://www.penunderwriting.co.uk/Privacy-Policy>. **MUM** may make important updates to its Privacy Notice from time to time and these may in turn affect the way **MUM** uses and



handles **You** data. Please ensure **You** review **MUM's** Privacy Notice periodically to ensure **You** are aware of any changes.

If **You** are providing data in the course of **Your** business, or as a charity, for charitable purposes and providing information on other individuals to **MUM**, for example **Your** employees and/or any other party that would be covered under the insurance or services that **MUM** may provide to **You**, **You** shall ensure that individuals whose personal data **You** are providing to **MUM** have been provided with fair processing notices that are sufficient in scope and purpose, and that **You** have obtained all appropriate consents, where required, or are otherwise authorised, to transfer the personal data to **MUM** and enable **MUM** to use the personal data and process the personal data for the purposes of this agreement and as set forth in **MUM's** Privacy Notice. **You** must not share personal data with **MUM** that is not necessary for **MUM** to offer, provide or administer its services.

1. Has the firm provided any advice in relation to tax planning schemes (company or personal) that could be considered as tax avoidance, even if only as an introducer? If 'Yes' please answer the questions below and provide further information on the types of tax planning or tax consultancy offered in 'Additional Details' at the end of this form.

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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2. Has the firm ensured that such schemes have been disclosed to HMRC under the Disclosure of Tax Avoidance Scheme rules?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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3. Are any of the schemes highlighted on the HMRC website Spotlights page?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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4. Have any of the schemes been reviewed or are they being currently reviewed under the General Anti Avoidance Rule (GAAR)?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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5. Has the firm ensured that clients are made fully aware of the risks of entering into any tax scheme, that such transactions may not succeed in their objectives and that they may be subject to litigation, costs, uncertainty or possible changes in the law?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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6. Has the firm ensured that its Terms & Conditions exclude liability for advice provided by third party specialist advisors and do you ensure that clients enter into separate Terms & Conditions with such promoters / providers?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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7. Does the firm limit its liability to clients in its Terms & Conditions?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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If YES please confirm the limit and outline procedures used:

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8. Are multiple clients entered into the same schemes?

Yes	<input type="checkbox"/>
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No	<input type="checkbox"/>
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9. Does the Firm provide overseas tax advice, either for overseas domiciled clients or UK domiciled clients with overseas operations?

Yes	<input type="checkbox"/>
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No	<input type="checkbox"/>
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If YES please provide advice details below:

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Any additional details:

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Declaration

I declare that, after full enquiry, the contents of this application are true and that I have not misstated, omitted or suppressed any material fact or information. If there is any material alteration to the facts and information which I have provided or any new material matter arises before the completion of the contract of insurance, I undertake to inform **You**.

Name of Principal signing this form
Signature
Date