

## Professional Assignment Reviews

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**Now from only £179**

**Unlimited IR35  
assignment reviews for  
a year**

**Includes free defence  
to new first stage  
enquiry**

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## Pensions Auto Enrolment The Contractors View

Many of the umbrella companies used by contractors are now entering the time where they have to implement the new rules around pensions auto enrolment. The rules are quite specific and it is important that contractors understand them to ensure a smooth transition.

To assist contractors that use umbrella providers we have produced a guide that explains, in the simplest of terms, the new rules and what contractors are likely to experience.

It also explains what you will need to do if you wish to 'opt out' of the new arrangements.

It is important to understand that these new rules and the processes that surround their implementation and application are tightly prescribed and therefore providers have little flexibility and many obligations are placed on the workers who wish to remove themselves.

To make sure you are not caught out you can view our guide here:

[www.professionalpassport.com/Contractors/Pensions-Auto-Enrolment/813](http://www.professionalpassport.com/Contractors/Pensions-Auto-Enrolment/813)

Contractors who operate through their own limited companies can also find that they too face obligations around

these new rules, although probably not for a while.

If you have your spouse or another employee within the business then you will have to look at how the rules impact your company.

This aspect is also covered in the guide.

## IR35 Reviews Providing Total Protection

Following the implementation of the Business Entity Tests and HMRC's new approach to enforcement of the IR35 rules there is now significant evidence to support the arguments that a professional assessment of status is all that is required and contractors can save significant levels of money in needless insurance premiums.

Many of the insurance policies that claim to provide insurance against a successful HMRC status challenge now require the contractors to have a full assessment review prior to acceptance on the policy. Some policies do not require this upfront review but a close inspection of the terms and conditions reveals the true basis of cover.

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## IT Contractors

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- 30 seconds to apply, get covered and receive your certificate
- Underwritten by Hiscox the largest name in this market

### Confused; need some help -

Contact the Professional Passport Members Helpline for unbiased advice and support

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The majority of the policy terms and conditions allow the insurer to remove cover if facts emerge during the enquiry that would have resulted in the insurance being declined at application.

These conditions mean that many contractors who current believe they are protected could very easily find themselves without cover when they need it most and, in the worst case, could find themselves facing a significant bill that they thought they had insured against.

The conclusion must be that in the new world the insurance can fail to deliver the certainty that is suggested when you buy an insurance policy.

If we now turn to having a full professional assignment review.

Assignment reviews must look beyond the terms of the contract and should seek to understand the relationship between the contractor and end client, often referred to as the notional contract as it is not normally documented. These are the terms and this relationship between the two parties is what will ultimately define the status in relation to IR35.

Where these are carried out in detail this provides a contractor with two real advantages;

1. Under the current enforcement regime HMRC will, at the start of an enquiry, as if you have considered your IR35 status on the assignment. They then go on to say that if you have you should provide evidence of

this and how the conclusion was reached.

We have had examples where enquiries have been opened and the contractor has provided the report supplied as part of the assignment reviews we offer. HMRC have accepted this and closed the enquiry in a timely manner. They have also confirmed to the contractor that there will not be looked at again for at least 3 years.

2. Where a contractor provides evidence that the current engagement has been assessed correctly HMRC do not seek to review past engagements.

This is a key point as it allows longer term contractors to effectively draw a line in the sand on their past engagements by having the professional review carried out and where that confirms they are outside of IR35.

We have seen contractors paying significant insurance premiums to cover current and past contracts when in reality all they need to do is ensure they have a professional review carried out on their current and future assignments; where those reviews confirm that they operate outside IR35.

You can find out more on Professional Assignment Reviews here:

[www.professionalpassport.com/Contractors/Member-services/296](http://www.professionalpassport.com/Contractors/Member-services/296)

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## Professional Passport Going Mobile

We are now getting over 250,000 unique IP address visits every month to the domain resulting in close to 2,000,000 page loads.

In recent months we have seen an increasing trend of visitors accessing the site through handheld devices and as a result we are developing our accessibility strategy.

We are currently in the final stages of sign off for a fully responsive site design for Professional Passport that will deliver a site, in the best format, for the device seeking to access it.

We are finalising our fully optimised mobile site for Professional Passport Jobs.

We are also in the final stages of our Android and Iphone apps for Professional Passport Jobs that will allow simple job searching from these devices and where you find an assignment that is of interest you will be able to send this link to yourself to apply when you have access to your cv.

With increased iPad usage we are in the final stages of sign off for our iPad application which will allow users access to jobs as well as information such as our Intell Newsletters, Approved Provider listings and our range of contractors guides.

Watch out for our announcements and make sure you grab the apps when they are available.

We hope that these developments, as well as many others currently on the drawing board, help all our users to access our information in a way that works for them.

