

ICAEW

MEMBER REWARDS
BROCHURE 2019/20



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from your membership

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OF EXCLUSIVE BENEFITS

[icaew.com/memberrewards](https://www.icaew.com/memberrewards)

1st class



Our collection of communities cover a wide range of industry sectors, whatever your specialism or stage in your career, there is a community to support you.

Join today and stay up to date, enhance your knowledge and grow your network.

FIND OUT MORE visit icaew.com/communities

MORE

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The foundation of ICAEW's Member Rewards Programme is to add value for you, the member, saving you time and money on products and services. We have negotiated some outstanding terms with selected partners, relevant to you as individuals and also for your business. In the pages overleaf you will see an array of products and services from well-known brands that have been carefully selected to give you more for your membership.

This year's brochure not only gives you an overview from our partners but also how to make the most of the other benefits available at ICAEW. One of our newest initiatives is Finance in a Digital World, a highly interactive and practical eLearning programme designed to raise your awareness and understanding of the impact of Digital on Finance. Explore the topics that interest you at a time and pace that suits you, ranging from learning about disruptive technologies through to tips on how you can start to embrace Digital. I strongly encourage you to visit icaew.com/fdw and take advantage of this complimentary resource.



We are always keen to hear your thoughts on how we can evolve the Member Rewards Programme and the wider benefits on offer. Please visit icaew.com/memberrewardsfeedback to share your views and comments.

Sharron Gunn, executive director, members, commercial and shared services.



One Moorgate Place ***A hidden gem in the city***

One Moorgate Place, also known as Chartered Accountants' Hall, is a Grade II listed building with a range of diverse events spaces in the heart of London. Whether you are looking for a conferencing space, a regular meeting room or somewhere special to hold an awards dinner, One Moorgate Place is the location to choose.

After an extensive period of refurbishment, we have installed the latest audio visual technology in our conferencing spaces and our meeting rooms come with video conferencing as standard. With an in-house caterer we can design bespoke menus for special occasions or you can choose from our seasonal menus.

As an ICAEW member you are entitled to a 10% discount on room hire.

One Moorgate Place Club ***Your sanctuary in London***

Chartered Accountants' Hall's original purpose was to provide ICAEW members with a base in London and a place to meet fellow chartered accountants. The new One Moorgate Place Club is open to ICAEW members, students and their guests.

Open from 07:30 to 20:00, Monday to Friday, it is the perfect spot to drop in for coffee with a client, lunch with a friend or celebratory evening drinks.

To find out more about what's on offer at One Moorgate Place, visit onemoorgateplace.com





Helping you to look after your wellbeing

CABA is the charity that supports the wellbeing of the chartered accountant community. They understand that juggling study, work and family commitments is tough. So, from the moment you begin your ACA training, CABA is there to help you to take care of your physical and mental health.

Their support is completely free and impartial to past and present ICAEW members and their close families - whether they're training, in practice or business, have left the profession or retired.

While CABA works in partnership with ICAEW, they are completely independent and all communication is treated in the strictest confidence. You also don't need to donate to use their services.

CABA is not just there for the tough times. They can help you to understand your strengths, build your skills, enhance your resilience and develop your own career plan for success.

THE OFFER

Career coaching

Not sure what's next? CABA's career coaches can help you decide.

Emotional support

Talk to CABA's trained counsellors in confidence, on the phone, online or face to face.

Personal and professional development courses

Get the skills and insights to help you succeed at every stage in your life.

Business start-up support

If you're unemployed you could qualify for CABA's start-up fund and the support you need to get going.

Financial support

Whether you're in work or training you could qualify for grants and donations.

Services are available face to face, online and over the phone.

Discover more at icaew.com/memberrewards/caba

CABA
with you for life

CABA's services are available to past and present ICAEW members, ACA students and their close family members from the moment you begin training, throughout your professional life and into retirement.



Specialist professional indemnity insurance for practices and ICAEW members

Professional indemnity insurance (PII) is a mandated regulatory requirement for ICAEW members in practice, but beyond the minimum policy requirements there are exposures to wider commercial risks that continue to evolve as the accountancy profession landscape changes.

The ability to recognise and manage these risks is as important as having insurance. Having an adviser with specialist knowledge and expertise can be a game changer as your practice develops and grows. Bluefin Professions has designed a bespoke PII solution with enhanced covers available to member firms and sole practitioners.

THE OFFER

Bluefin Professions has partnered with ICAEW for 12 years, helping 4,800 members to arrange their insurance.

Its specialist offer provides:

- Automatic six-year run-off cover.
- Ability to purchase online (1-4 partner firms).
- In-house expert claims team.
- Interest-free instalment facility.
- Nil excess (subject to criteria).
- Increased cover for loss of documents and for representation costs.
- Bluefin Professions also offers office insurance which has an element of cyber cover specifically designed for professional firms. Clients can also benefit from specialist tax and legal helplines.

Visit icaew.com/memberrewards/bluefinprofessions-pii

Bluefin

Professions

This is a marketing communication. Bluefin Professions is a trading name of Jelf Insurance Brokers Ltd, which is regulated and authorised by the Financial Conduct Authority (FCA). Not all products and services are regulated by the FCA. Registered in England and Wales number 0837227. Registered office; Hillside Court, Bowling Hill, Chipping Sodbury, BS37 6JX.



Office insurance for accountants

There are risks involved in running any business and while office-based work may seem low risk compared to other work environments, there is still potential for unexpected incidents to occur that may have a big impact on the day-to-day running of your practice.

Office insurance is an essential tool in protecting your firm from the everyday risks associated with managing a business. There are a lot of factors to take into consideration, from employees and clients being on site, through to the equipment you use and the sensitive data you store. As your practice grows and evolves, it's more important than ever that you have the right level of cover to ensure your premises and business is protected, giving you peace of mind. Here are just some of the enhanced covers available to member firms.

THE OFFER

Bluefin Professions, ICAEW's preferred insurance broker for PII, has designed an enhanced office insurance solution exclusively for members.

Its specialist offer provides:

- Cover for your contents if they are accidentally damaged, lost or stolen.
- £25,000 cyber cover as standard.
- Legal expenses.
- Automatic reinstatement of the sum insured.
- Employees' and visitors' personal effects.
- Public and employer's liability.
- Interest-free instalment facility.
- Additionally, all our client firms benefit from specialist tax and legal helplines, and a dedicated team of account and claims brokers.

Visit icaew.com/memberrewards/bluefinprofessions-office

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THE OFFER:

- Fully comprehensive cover for any driver.*
- One premium of £999 per car.
- Use your car for business? Cover for the insured, spouse or common law partner.
- Courtesy car while yours is being repaired at an agreed repairer, similar replacement where possible.+
- No cost incurred to make any changes to your policy.
- Automatic new car replacement if your car is less than 18 months old.

We'll take more care of you

As a busy person we know that finding the right car insurance can be time consuming, which is why we have created a scheme to offer you comprehensive protection for a low cost.

Over the last 15 years we have tailored our Fixed Price Motor Scheme to bring you the necessary benefits for one annual price of £999[^].

As one of the UK's leading insurance brokers, we take pride in protecting what is most important to you. By partnering with ICAEW we've done the hard work for you. Our dedicated team are able to assess your risk and provide a solution, making it easier for you to manage your personal and professional life.

We strive to make life easier by managing the insurance on your assets, your business and your livelihood. Our team of product experts dedicate time to ensure you are appropriately covered, and our Claims Team are here to support should the worst happen.



[^]Cost is inclusive of Insurance Premium Tax (IPT) at the appropriate rate.
^{*}Acceptance restrictions apply for conviction and claims experience. Main named driver must be 30 years or older and drivers age 21 - 24 must be disclosed.
[°]Certain types of vehicles may be excluded from this scheme (for example certain high value, specialist, rare or classic cars) but we may still be able to arrange a separate policy for you. Vehicle age and value limits also apply.
⁺Up to a maximum cost of £2,000, The Executive Motor Insurance product is arranged by Aon UK Limited and is provided by Aviva Insurance Limited. ICAEW is an Introducer Appointed Representative of Aon UK Limited which is authorised and regulated by the Financial Conduct Authority. Aon UK Limited is authorised and regulated by the Financial Conduct Authority. FPAPC.2592.LM



Bupa health insurance

With a busy work schedule, taking time out for a health issue might not feel like an option. That's why Bupa offers fast access to treatment and specialist support, getting you back to business as usual sooner.

For certain conditions, such as a bad back or a mental health concern, you can speak to a specialist, usually without waiting to see a GP first.[†] And if you ever need health advice, for you or your family, you can talk to a qualified nurse or GP at any time. Day or night.

With Bupa's full cancer cover, you'll also have access to any cancer drug in the UK that's licensed for your condition, even if the National Institute for Health and Care Excellence (NICE) hasn't yet approved it or it isn't available on the NHS.[‡]

THE OFFER

Save 10%* on Bupa By You health insurance, just for being a member of ICAEW. To find out more, visit icaew.com/memberrewards/bupa



[†]Direct Access telephone services are available as long as the symptoms are covered under the policy. If your cover excludes conditions you had before your policy started, we'll ask you to provide evidence from your GP that your symptoms are not pre-existing for a period of up to two years from policy start date (or five years in the case of mental health) before we can refer you to a consultant or therapist through the Direct Access service. For rolling moratorium underwritten members we will ask you for evidence each time you claim for a condition not claimed for before. Always call us first to check your eligibility.

[‡]Applies to eligible evidence-based cancer drugs and treatments covered by your policy.

*Applies to eligible ICAEW members on quotes for new Bupa By You policies. Discounts will be reviewed on 12 December 2019 and any changes will then apply to renewals and new quotes taken out after that date. Quotes are valid for 14 days. Terms and conditions apply. Direct Access telephone services are available as long as the symptoms are covered under the policy. If your cover excludes conditions you had before your policy started, we'll ask you to provide evidence from your GP that your symptoms are not pre-existing for a period of up to two years from policy start date (or five years in the case of mental health) before we can refer you to a consultant or therapist through the Direct Access service. For rolling moratorium underwritten members we will ask for evidence each time you claim for a condition not claimed for before. Always call us first to check your eligibility.



Savings on vehicle hire for business or leisure

With a hire vehicle, you can get from A to B independently and at your own pace. Planning a staycation? Driving can be the best way to explore somewhere new or rediscover an old favourite haunt – plus you can easily stop off at those hidden places you can only find off the beaten track. Whether you need a car to get you to that important client meeting or a van to help move those larger items when moving house, Hertz has the vehicle for you.

Hertz is one of the largest worldwide rental companies and one of the most recognised brands in the world. Today, with over 10,000 locations across 145 countries and 6 continents, we are a trusted provider of vehicles for hire. Whether you're looking to rent a car or van, for business or leisure, long or short term, we are here to get you there.

THE OFFER

ICAEW membership rewards you with up to 10% off global vehicle hire all year round. Plus, join Hertz Gold Plus Rewards as an ICAEW member and you'll automatically be upgraded to Five Star status – a valued VIP service providing a speedier rental process, free one-car-class upgrades and free additional driver cover.

Please visit icaew.com/memberrewards/hertz and quote CDP 518627 when booking to receive your ICAEW membership discount.



Discount available to ICAEW members when making a booking and quoting CDP 518627. Offer cannot be combined with any other promotion, offer or discount. All rentals are subject to availability. Discount may vary by destination and blackout periods may also apply. Hertz standard terms and conditions of rental and membership of Hertz Gold Plus Rewards apply.



The Volvo range. Innovative. Versatile. Rewarding.

EVERYTHING ADDS UP

Everyone's needs are unique; so every model in the Volvo range brings pioneering technologies and subtle Swedish luxury for different experiences. With the introduction of the innovative new V60 estate and award-winning XC40 Compact SUV last year - and the new S60 saloon - there's now an even greater range to choose from.

As a member of the ICAEW, you can enjoy the latest in-car innovations found across the range, such as responsive cruise control and intuitive collision alerts, while driving a model that adds up perfectly for wherever your life is heading. All of which is supported by offers and benefits that are exclusive to members, just like you.

THE OFFER

As an ICAEW member you are entitled to great savings across the Volvo range. Volvo believes that connections have the power to improve lives. So it isn't just the car range that's been created to make driving simpler - being a part of the Affinity programme also means that you'll get benefits that make owning and maintaining your Volvo effortless.

Alongside finance packages that come with impressive savings, you'll discover a choice of accessory, insurance and service discounts - and free metallic paint.

To find out more about the Volvo range, the Affinity programme and how they can enhance driving, visit icaew.com/memberrewards/volvo



Fuel consumption and CO2* figures for the Volvo Cars range, in MPG (l/100km): WLTP Combined 26.2 - 117.7 (10.8 -2.4). NEDC CO2 emissions 192 - 44g/km. Twin Engine WLTP electric energy consumption 3.7 - 4.1 miles/kWh. Twin Engine WLTP all electric range 20.5 - 29.2 miles.

Figures shown are for comparability purposes; only compare fuel consumption and CO2 figures with other cars tested to the same technical procedures. These figures may not reflect real life driving results, which will depend upon a number of factors including the accessories fitted (post-registration), variations in weather, driving styles and vehicle load. *There is a new test used for fuel consumption and CO2 figures. The CO2 figures shown, however, are based on the outgoing test cycle and will be used to calculate vehicle tax on first registration. Preliminary data. Please contact your retailer for latest information.



Sytner Affinity, for all your car buying and servicing needs

Sytner Affinity is dedicated to offering ICAEW members an online experience that takes the time and effort out of your new or used vehicle purchase.

Having partnered with ICAEW for over 10 years we appreciate there are a number of elements to take into consideration when purchasing a new vehicle. We have over 20 of the world's most prestigious car brands with thousands of used vehicles live on the bespoke Affinity website, ready for you to choose from.

We understand that exceptional customer service can only be consistently delivered by training and retaining the very best team members. Our experienced advisers are continually reviewing vehicle offers to provide the best price possible on any given day. We also pride ourselves on being able to handle enquiries on a daily basis.

THE OFFER

Sytner Affinity offers ICAEW members access to competitively priced new and approved-used vehicles via a discounted online purchase experience, with a guaranteed saving of 10% on servicing, parts and accessories and with the option to part exchange your current vehicle.

For full information and to find out more about this great benefit please visit icaew.com/memberrewards/sytner



The Affinity pricing is only available via the dedicated Affinity site and the offers on the site are not combinable with any other incentives via dealers, manufacturers or brokers. Sytner Affinity reserves the right to remove any offer from the site at any time.



T.M.Lewin 24/7

T.M.Lewin has been at the forefront of menswear since 1898 and a trusted partner with ICAEW for nearly 20 years. Based on Jermyn Street, at the heart of London's shirt-making hub, it is dedicated to bringing the best of British style to the modern man's wardrobe.

With a long history in perfecting men's shirts there is also now a range of women's tailoring, shirts and knitwear available online. Their famous range includes options in the finest two-fold cotton for smart days at the office and clothes for more relaxed occasions.

Complete your workwear essentials with a selection of quality tailoring, such as ground-breaking Infinity suits with rip-stop technology and crease-resistance, to luxurious Italian suits crafted from premium materials.

With a growing range of stretch chinos, casual shirts and stylishly contemporary casual jackets, you can find exactly what you need for effortless style whatever the occasion.

THE OFFER

Offering exclusive discounts of at least 10% across its extensive range, the iconic British brand features expertly crafted suits, relaxed casual shirts and modern slim fit chinos for perfect style on or off duty. Discover the famous range of men's and women's shirts and build your professional and personal wardrobe for even less with exclusive offers for ICAEW members without compromising on quality.

For full information about these exclusive offers, visit icaew.com/memberrewards/tmlewin for details about the discount and how to claim.

EST 1898

T·M·LEWIN
JERMYN ST. LONDON

Discount will only be given on presentation of the voucher in-store in the UK, Ireland and Australia or by using the promotional code at the online checkout. Discount cannot be redeemed against previous purchases, used in conjunction with any other offer, voucher, discount code or gift card purchases.



Benefit from award-winning home and contents insurance, provided by Hiscox

Hiscox is the preferred home insurance partner for ICAEW. We've been working together for over 10 years to bring a specially negotiated discount on our award-winning home cover to ICAEW members.

With a long and proud history of home insurance expertise, Hiscox has been providing specialist insurance policies for decades.

Hiscox home insurance provides unlimited cover, meaning that whatever the value of your loss, you can be confident you're covered. For most people, their home is their most treasured possession, so knowing that your most valuable asset is totally taken care of provides ultimate peace of mind.

THE OFFER

- ICAEW members benefit from a 12.5% discount on the life of their policy. Additionally, you could save up to 25% on your policy if you have had no claims in the last five years.
- No need to list any individual item worth less than £15,000.
- Items your children take to college or university are protected anywhere in the world.
- You can tailor your policy to include high-value items or collections worth over £15,000, such as jewellery, watches or vinyl.
- Possessions you take away from home are covered for up to 60 days at a time worldwide.
- 9 out of 10 customers are very satisfied with the claims experience at Hiscox*.

Visit icaew.com/memberrewards/hiscox and benefit from a specially negotiated 12.5% saving.

* Watermelon Research, 362 respondents, January 2018 to August 2018.



Terms and conditions apply, for full terms see hiscox.co.uk/icaew The Institute of Chartered Accountants in England and Wales is an Introducer Appointed Representative of Hiscox Underwriting Ltd who is authorised and regulated by the Financial Conduct Authority. For UK residents only.



Investing for the moments that matter

There are lots of reasons to put money aside for the future. You might be planning for a career change, or intending to set up your own business. Or maybe you're thinking about your children and university fees, wedding costs or getting a foot on the property ladder. Then, of course, there's the big one - saving for retirement.

Where you invest will depend, in part, on your reason for doing it. That's why you need lots of choice. To help you make the best decisions for you we can provide expert guidance - and at low cost so your money goes further. Fidelity understands just how important these factors are, as we've been helping investors make the most of their money for 50 years. It's the cornerstone of our Personal Investing service and the way we can help you integrate the financial with the rest of your life.

THE OFFER

As an ICAEW member, Fidelity Personal Investing can offer you a range of special benefits to help you make the most of your money - a 10% personal investing discount on their service fee, a complimentary quarterly portfolio report and a dedicated phone number to help you get started. You will also get access to the latest insights from Fidelity's savings and investment experts, plus easy-to-use online investment selection tools.

To find out more, visit icaew.com/memberrewards/fidelity

The value of investments and the income from them can go down as well as up, so you may get back less than you invest. Terms and Conditions apply. Fidelity has the right to withdraw this offer at any time.





Clients slow to pay you? Offer FeePlan!

For over 20 years FeePlan from Premium Credit has helped ICAEW member firms pro-actively aid their customers' cash-flow by offering a monthly repayment option for their services.

Offering a repayment option also helps practises streamline their own processes by removing the need to chase customers for payment. This is all handled by Premium Credit.

Subsequently, each firm is now being paid for their services on time. Premium Credit will pay you your clients' fees within 10 days of confirming their application for finance.

Offering a simple way to spread their ongoing costs could help your customers to grow or even invest in their business, giving you a longer-lasting relationship with them.

WHY SHOULD YOU USE FEEPLAN?

- Client fees paid to you in as little as 10 days.
- Reduced debtor days.
- Save time and money on administration and fee collection.
- Fully online application process.

HOW DOES IT BENEFIT YOUR CLIENTS?

- Boosts their available cash to aid growth.
- New line of credit that doesn't involve complex applications.
- No application or arrangement fees.
- Competitive cost.

Premium Credit provides a fee funding product designed to help smooth yours and your customers' cash flow. Would your customers benefit from spreading the cost of your services? Would you like to get paid on time every time? To find out more about how Premium Credit can help you and your customers, visit our area on icaew.com/memberrewards/premiumcredit



Premium Credit Limited is authorised and regulated by the Financial Conduct Authority. We are a member of the Finance and Leasing Association (FLA) and we follow the FLA Lending Code, a copy of which is available on request.



Help your clients claim back valuable Capital Allowances tax relief

Capital Allowances tax relief offsets the hidden expenditure in commercial property. Typically, this includes elements such as air conditioning, wiring, heating, lighting and security systems – essentially everything that would remain in the building if you tipped it upside down! All commercial property owners who are UK taxpayers may be eligible to claim Capital Allowances tax relief.

How can Catax help? Eligibility depends on several criteria, and assessing this can be complicated; however, Catax can help you identify your eligible clients. They will review your client base to understand property/industry sectors and business activity and use your knowledge of your client's tax position to help complete the claim. Catax can also carry out a detailed survey on your

client's property to ensure all qualifying criteria is identified for the highest possible claim.

Do you have any clients that could benefit? Catax offers a contingent service, there is only a charge if we are successful in securing tax relief for your client.

THE OFFER

As an ICAEW member, you will have a dedicated Catax Business Development Manager who will work with you to identify eligible clients. You will also receive the following benefits:

- Access to a free exclusive portal for ICAEW members with downloadable documents surrounding the latest Capital Allowances legislation.
- Access to Capital Allowances helpline and email service.
- A dedicated case manager for each of your clients.

To find out more, visit icaew.com/memberrewards/catax

Catax are experts in specialist areas of tax relief, including capital allowances. We have been helping accountants and their clients secure tax relief for over 10 years and have a team of over 90 in-house experts.





Flexible finance solutions for your business and clients

Cash flow is the life blood of any business and key to ensuring practices and businesses alike flourish and create foundations for growth. With so many pulls on monthly cash flow, including the impact of external factors such as late invoice payments, poor sales months and other unexpected costs, cash flow can take a beating and leave you with little way to make the investments that you need to.

Flexible finance solutions from Wesleyan Bank support a business's working capital and allow you to make longer-term investments for the benefit of future growth.

We can support accountants in business, in practice and their clients, enabling practices to increase value to their portfolio through the provision of finance.

THE OFFER

Wesleyan Bank offers ICAEW members in practice and business the ability to access specific-purpose finance and spread the cost over a period of three months to 25 years.

Providing short-term loans to cover expenditures such as VAT, tax bills or general insurance premiums to longer-term finance plans to support investment in assets including technology and cybersecurity, acquisitions, commercial mortgages and more.

Your dedicated account manager will tailor a quote to your requirements and work with you every step of the way. Wesleyan Bank acts as both a lender and a broker.

More information at icaew.com/memberrewards/wesleyanbank

WESLEYAN BANK *we are all about you*

Depending on the circumstances and where required by law, loans will be regulated by the Financial Conduct Authority and the Consumer Credit Act. Written quotations are available on request from Wesleyan Bank Ltd. Credit facilities are subject to status and only available to UK residents over the age of 18. Wesleyan Bank Ltd reserves the right to decline any application. The Financial Conduct Authority does not regulate Commercial Mortgages. Wesleyan Bank Ltd (Registered in England and Wales No. 2839202) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services register No.165116). Registered Office: PO Box 3420, Colmore Circus Birmingham B4 6AE. Tel: 0800 358 1122. wesleyanbank.co.uk Telephone calls may be recorded for training and monitoring purposes.



These are just a few of the other member rewards we have to offer

EXPERIENCE DAYS

Virgin Experience Days is the market leader in gift experiences, offering unique, personal and exciting gift options. With a wide range of experiences from classics like track days, flying lessons and spas, to new trends such as learning new arts and crafts skills, Virgin Experience Days offers all the latest and greatest experiences.

ENTERTAINMENT

Merlin Entertainments is the largest European entertainments company operating in Europe. It operates 120 attractions, 18 hotels and 6 holiday villages in 25 countries across 4 continents. Its aim is to deliver unique, memorable and rewarding experiences to millions of visitors across a growing estate.

PAYMENT SERVICES

CreDec provides BACS and Faster Payments services designed to support payroll providers in the UK. Our model offers the lowest cost access to BACS, and CreDec is the ICAEW's appointed BACS partner for PAYE RTI.



There are over 1.8m chartered accountants and students around the world - talented, ethical and committed professionals who use their expertise to ensure we have a successful and sustainable future.

Over 180,000 of these are ICAEW Chartered Accountants and students. We train, develop and support each one of them so that they have the knowledge and values to help build local and global economies that are sustainable, accountable and fair.

We've been at the heart of the accountancy profession since we were founded in 1880 to ensure trust in business. We share our knowledge and insight with governments, regulators and business leaders worldwide as we believe accountancy is a force for positive economic change across the world.

www.charteredaccountantsworldwide.com
www.globalaccountingalliance.com

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