

Core

COMPLIANCE PACK

Core Finance Management

www.corefinancemanagement.com

Core Finance Management Ltd, Chichester House Neptune Way,
Waterside Court, Medway City Estate, Rochester, England, ME2 4NZ

T: 0800 211 8121 F: 0845 4681005 E: info@corefinancemanagement.com

Umbrella Employee Handbook

Our vision is to place our employees needs first by taking away the burden of administration, remaining knowledgeable and compliant with current legal requirements and ensuring that the take home earnings of our employees is always fair and accurate.

Our service was created with flexible workers in mind and our pledge to you is complete security, full employee benefits and unrivalled customer care throughout your employment with us. Any changes to your margin will always be communicated to you ahead of time and we guarantee to assist every one of our valued employees as much as we can.

What we do

- Provide you with your own dedicated account manager
- Invoice your agency/ end client weekly or monthly
- Reclaimable expenses- we reclaim any expenses from your agency or end client and pay them directly to you, via your nominated bank account
- We process payroll daily, pay your NET wage into your bank account via Faster Payment and pay your taxes to HMRC
- Actively chase late payments or payments due to you
- Provide you with all required insurances, up to £10 million
- Complete your P11Ds, P60s and P45s
- Process Statutory payments, SSP, SMP, SPP, Student loan and Holiday Pay
- Keep you posted on any legislation/ industry changes

What you do

- Submit your timesheet to us each week or month in a timely manner
- Submit any expenses forms, along with receipts and any evidence required in a timely manner
- Keep us posted on any changes to your contract, or any new assignments
- Provide us with your contract, signed and returned
- Ensure we are kept up to date with your right to work documents



Umbrella Employee Handbook

Timesheets

We process timesheets and raise invoices Monday to Friday. For us to raise an invoice for you, please ensure you have submitted your timesheet in the time frame agreed with your client

- You complete your timesheet for your days/hours worked
- Send us a copy of your timesheet along with any reclaimable expenses and proof
- We raise an invoice to your end client/ agency

xpenses

If you wish to submit any re billable expenses, you must first agree this with your client/ agency. We will need to see proof of these claims and any supporting receipts. You may submit these directly to us using one of the following options:

- Email: accounts@corefinancemanagement.com
- Post: Core Finance Management, Chichester House, Neptune Way, Waterside Court, Medway City, Estate, Rochester, Kent, ME2 4NZ

Payments

We understand the need to get your payment to you quickly and accurately every time, we pride ourselves on doing so for our employees.

- We run payroll Monday-Friday. Your actual payment date will be determined by your agency/ end client
- Your payment, along with any reclaimable expenses will be processed the same day we receive funds from your agency. If we receive funds after 12pm, your payment will be processed for the next working day
- We pay by same day faster payment
- Your payment will be made into your nominated bank account
- Once your payment is made, we will issue you with a pay slip and text message NET pay alert
- Items that you have bought for your assignment are not refunded, e.g. tools, uniform, safety equipment.



Umbrella Employee Handbook

Holiday and Sickness

Under the Working Time Regulation 1998, you are entitled to take 28 days paid holiday a year (including bank holidays) or pro rata for shorter service and part time staff. Your holiday is accrued by us 2 days per month worked, or if you are weekly billing just over half a day holiday per week worked. You can take holiday whenever you wish, however we can only pay you if you have sufficient levels of funds available at that time. Our holiday year runs from 1st April to the 31st March and you must take the full 28 days as holiday as it cannot be rolled into the following year.

You can book holiday by one of the following options:

- Email: accounts@corefinancemanagement.com
- Post: Core Finance Management, PO BOX 712, Rochester, Kent, ME1 9NN

If sickness or injury prevents you from attending work, you must notify us immediately. Whilst you are working on a client site, you must also inform your client of the reason for your absence no later than 09:30 am on each day of absence.

Auto Enrollment

The government wants to encourage us all to save for our retirement. So, every employer, including us, must enroll their workers into a pension scheme. This is called automatic enrollment.

The company must pay a minimum contribution and we have joined forces with Now: Pensions, an experienced provider of workplace pensions in the UK.

Real Time Information

HMRC have changed the way that employers pay their employees Income Tax and NI.

Real Time Information (RTI,) was introduced to improve the operation of PAYE. In simple terms, RTI will mean that PAYE information is collected each time an employee is paid rather than annually when a business submits its end of year tax return. It is vital that all the information we have for you is correct and our records are up to date for example if you change your address please notify us asap.

Agency Worker Regulations

The Agency Worker Regulations (AWR) were published in Jan 2010 and came into force 1st October 2011.

To understand AWR it is vital to understand the core principles behind it, which is to protect flexible workers from exploitation.

Should you have any questions on your rights as an employee please contact us here at Core Finance Management.



Umbrella Employee Handbook

Contract of Employment

Upon registering with us, as discussed earlier in this handbook you will become a permanent employee of Core ACS Ltd.

As this is the case, upon finalizing details with your agency/ client on your role, your contract of employment will be issued along with your workers schedule.

Within your contract you will find the following policies:

- Disciplinary and grievance
- Health and Safety
- Code of conduct



Insurance Details



Umbrella Companies Liability Insurance Renewal Schedule

INSURED	CORE FINANCE MANAGEMENT LIMITED		
POLICY NUMBER	KINGSREC799		
POLICY WORDING REFERENCE	ZCX361AC.08		
INCEPTION DATE	16 January 2024	EXPIRY DATE	15 January 2025
DATE OF ISSUE	12 January 2024	RENEWAL DATE	16 January 2025
BUSINESS DESCRIPTION	Umbrella Company and/or Payroll Services Company		
DESCRIPTION OF COVER	Renewal		

The schedule, policy and any endorsement and certificate should be read as if they are one document.

YOUR PREMIUM		
Premium (excluding insurance premium tax at current HMRC rate)	Insurance premium tax at current HMRC rate	Total premium (including insurance premium tax at current HMRC rate)
£11,642.93	£1,397.15	£13,040.08

REGISTERED ADDRESS

ADDRESS	Chichester House Neptune Way, Waterside Court Medway City Estate , Rochester
POSTCODE	ME2 4NZ

Underwritten by Zurich Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Our form reference number is 959113.

Kingsbridge Recruitment Insurance is a trading name of Kingfisher Insurance Services Limited, registered in England No 01469545.
Kingfisher Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA) No 310218.
Registered office: 768 Hagley Road West, Oldbury, West Midlands, B68 0PJ



Insurance Details



ADDITIONAL SECTIONS

Section 1

Material Damage Not Insured

Section 2

Business Interruption Not Insured

Section 3

Money Not Insured

Section 4

Specified and Unspecified Items "All Risks" Not Insured

Section 5

Employers Liability Insured

Section 6

Public Liability and Products Liability Insured

Section 7

Professional Indemnity Insured

Section 8

Directors' and Officers' Liability Insured

Section 9

Corporate Liability Insured

Section 10

Employment Practice Liability Not Insured

Section 11

Cyber Liability Insured

Section 12

Legal Expenses Insured

Contract Disputes & Debt Recovery Insured

Insurance Details



MONEY

Refer to Section 3

ITEMS INSURED

Item	Description	Limit of Liability
A	"Money" in the form of crossed cheques, crossed postal orders, crossed bankers' drafts, Premium Savings Bonds, National Savings certificates, unused units in postage stamp franking machines, stamped or franked National Insurance cards and VAT purchase invoices	Not Insured
B	"Money" (other than as described in A above) whilst:	
	1 in transit by Insured or Insured's employees 2 in transit by a Security Company 3 in transit by post 4 in bank night safe 5 in the Insured's premises during Business Hours 6 in the Insured's premises outside Business Hours (a) in locked safe or strongroom as detailed below (b) not in locked safe or strongroom 7 in the private residence of the Insured or an authorised employee 8 elsewhere	

Territorial Limits

Anywhere in Great Britain, Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland including transits there between.

Anywhere in Great Britain, Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland or elsewhere in Europe including transits there between.



Insurance Details



EMPLOYERS' LIABILITY

Refer to Section 5

Employers' Liability - limit of indemnity	£10,000,000 any one claim
Employers' Liability - limit of indemnity in respect of Work Offshore	Not Insured

PUBLIC AND PRODUCTS LIABILITY

Refer to Section 6

Public Liability - limit of indemnity	£10,000,000 any one occurrence
Products Liability - limit of indemnity	£10,000,000 any one occurrence and in the aggregate
Third Party Property Damage Excess Amount	£250.00 every claim
Fidelity Bonding	£100,000 in the aggregate
Fidelity Excess	£2,500 every claim
Drivers Negligence - Limit of indemnity	Not Insured

PROFESSIONAL INDEMNITY

Refer to Section 7

Professional Indemnity - limit of indemnity	£5,000,000 any one claim
Excess	£500.00 each and every claim
Retroactive date	01 April 2017

DIRECTORS' AND OFFICERS' LIABILITY

Refer to Section 8

Limit of indemnity	£250,000 in the aggregate
Excess	£1,000.00 each and every claim
Retroactive date	01 April 2017



Insurance Details



Refer to Section 9

Limit of indemnity	£250,000 in the aggregate
Excess	£1,000.00 each and every claim
Retroactive date	01 April 2017

EMPLOYMENT PRACTICE LIABILITY

Refer to Section 10

Limit of indemnity	Not insured
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CYBER LIABILITY

Refer to Section 11

Limit of indemnity	£250,000 in the aggregate
Excess	£1,000.00 each and every claim
Retroactive date	01 April 2017

LEGAL EXPENSES

Refer to Section 12

Legal Expenses limit of indemnity	£100,000
Contract Disputes & Debt Recovery	Insured



Insurance Details



ENDORSEMENTS APPLICABLE TO THIS POLICY

E001: PROFESSIONAL INDEMNITY INSURANCE AGGREGATE EXCESS

The excess applicable to Section 7 of the policy is £500 in respect of each and every Claim for which you will be responsible but limited to £1500 in the aggregate in respect of all claims during the policy period

E002: DEFINITION OF EMPLOYEE RELATING TO SECTIONS 6&7

The definition of **Employee** is extended to include any **temporary workers** supplied by **you** to a client under contract

E003: DEFINITION OF TEMPORARY WORKER RELATING TO SECTIONS 6&7

Temporary Worker is defined as being any person or entity placed and supplied by **you** to a client on a temporary contract or assignment. Cover is afforded for any **Temporary Worker** under this policy only for claims arising out of the temporary contract or assignment.

E004: Subsidiaries noted

The following subsidiaries are insured on the same basis as the main insured : Core ACS; Core Joint Employment Ltd; CFM CIS; Core Management Group Limited. Subject to Terms, Conditions and Exclusions of the Policy Wording.

E006: MEDICAL TREATMENT EXTENSION

The following extension is added to Additional Covers Applicable to Section 6:

20. Medical Treatment

We will indemnify **you** in respect of liability arising out of any neglect, error or omission in the:

- a) provision of nursing care
- b) provision of first aid
- c) administration of prescribed drugs or medicines
- d) administration of drugs or medicines available without prescriptions

undertaken by any nursing staff or care assistant working for **you** as an **employee**.

Provided always that:

- i) **we** will not be liable under this extension in respect of:
 - 1) any medical advice, diagnosis or opinion given
 - 2) the prescription of drugs or treatment
 - 3) any breach of professional duty by any surgeon, physician, doctor, dentist, nurse or midwife operating in their professional capacity
- ii) this extension will not apply to liability more specifically insured under any policy covering medical malpractice, professional errors, omissions or negligence



Insurance Details



- iii) **our** liability under this extension will not exceed £1,000,000 for any one occurrence and in the aggregate in any one period of insurance but in addition to this limit **we** will indemnify **you** in respect of all legal costs awarded to any claimant or incurred in the defence of any claim that is payable by reason of this extension and is contested by **us** or with **our** consent.

Z012: DEFINITION OF EMPLOYEE RELATING TO SECTIONS 6&7

The definition of Employee is extended to include any CIS worker supplied by you to a client under contract.

All other terms, conditions, limitations, exclusions and endorsements remain unchanged.

Z014: ABUSE EXCLUSION

The indemnity granted by Section 6: Public and Products Liability and Section 7: Professional Indemnity of this policy will not apply to or include liability arising from Abuse.

For the purpose of this exclusion 'Abuse' is defined as:

Any single act or repeated acts involving:

- a) physical contact; or
- b) non-physical contact

with a person that results in that person being mentally or physically injured caused by being:

- i) maltreated; or
- ii) sexually assaulted or undertaking sexual acts to which they have not consented or could not consent or pressured into consenting; or
- iii) subjected to repeated or continuing use of contemptuous coarse or insulting words or behaviour.



VAT Certificate

7/18/2017

<https://online.hmrc.gov.uk/vat/trader/271059217/certificate?print=Print+certificate>



HM Revenue & Customs

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CORE ACS LTD

VAT Registration Number: 271 0592 17

VAT Certificate

VAT Registration Number: 271 0592 17

VAT registration status: Registered

Business details

Registered name: CORE ACS LTD

Trading name: Not provided

Principal Place of Business address line 1: MUTUAL HOUSE

Principal Place of Business address line 2: 70 CONDUIT STREET

Principal Place of Business address line 3: LONDON

Principal Place of Business address line 4: GREATER LONDON

Postcode: W1S 2GF

Email address: MALCOLM.SWALLOW@KMFMGROUPPLC.CO.UK

Bank account number: Not provided

Bank sort code: Not provided

Type of business: Incorporated company

Trade classification (SIC code): 69202

Business activity description: Bookkeeping activities

Important dates

Effective Date of Registration: 01 Jul 2017

Date of certificate: 18 Jul 2017

VAT return period end date : 31 Jul 2017

Frequency of returns: Quarterly in October, January & April

[Back](#)

[Print](#)



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Certificate Of Incorporation



CERTIFICATE OF INCORPORATION ON CHANGE OF NAME

Company Number 10745071

The Registrar of Companies for England and Wales hereby certifies that under the Companies Act 2006:

CFM UMBRELLA LIMITED

a company incorporated as private limited by shares, having its registered office situated in England and Wales, has changed its name to:

CORE ACS LIMITED

Given at Companies House on **15th June 2017**.

The above information was communicated by electronic means and authenticated by the Registrar of Companies under section 1115 of the Companies Act 2006



Companies House



THE OFFICIAL SEAL OF THE
REGISTRAR OF COMPANIES



Example Of Blank Cheque



Bromley Branch
143 High Street Bromley Kent BR1 1JH

60-04-02

Date N/A

www.communiss.com 9508 0617

Pay N/A

Account payee

National Westminster Bank Plc
250717

£

FOR AND ON BEHALF OF
CORE ACS LIMITED

N/A

Cheque No

Branch Sort Code

Account No

⑈000003⑈ 60⑈0402⑈ 91513855⑈



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