



As you all know, the FSB strives to look after its members' interests.

There has been some confusion in the past year or so as to exactly who is covered by the Legal Protection insurance that you have as a membership benefit. We will attempt to clarify matters so that you can decide for yourselves if another partner/director in your business would benefit from joining as an Associate Member for £50 a year.

Under Full, Joint and Retired Membership the member(s) and any business they are a partner or director in has cover under the Legal Protection Insurance they hold with membership. Associate Members also have cover but it is only affiliated with the Full/Joint members' company(s).

But, if say an Inland Revenue investigation moves on from the company to the individuals then only the member is covered, not partners or directors (unless they are Associates, Retired or Joint members - Joint membership is a husband and wife membership but this ceased to be available for new members some years ago).

Similarly if you wish to make a claim under the policy, individual partners/directors who are not members will not be able to claim.

If a Full member dies, the membership and the protection it offers dies with them unless other partners/directors have Associate or Joint membership, which can then be upgraded to Full membership.

There are several other scenarios and these would best be discussed with a recruiter

We have many members who are the sole FSB member but have partners or directors in the company.

We would urge those of you to which this scenario applies, to consider if it would be prudent for those partners to join as Members.

It is possible that some time in the next few months you may be contacted to discuss this issue.

*One additional incentive for Associate Membership, which we would like to mention, is the cover which is offered under FSB Care. To obtain FSB Care for a non member will cost £500.00. However, with Associate Membership at £50.00 p.a. you get this as a "right of membership" – quite a saving!! For full details of the FSB Care go to [www.fsb.org.uk](http://www.fsb.org.uk) click on Member Benefits at the bottom of the screen and then on FSB Care. You may have to log in using your membership number and V/Code, which are both on your membership card or you may access them by contacting [membership@fsb.org.uk](mailto:membership@fsb.org.uk)*

Meanwhile, if anyone would like to consider joining up a partner as an Associate, give Denise a ring at Regional office 0845 2576030 and she will put the wheels on motion for a recruiter to visit, explain everything and do the deed!!!