

Champion Umbrella VS Agency PAYE

Champion

Agency PAYE

Employment & Entitlements

Employed under a contract of employment	✓	✗
Access to statutory sick pay	✓	✓
Access to statutory maternity/paternity and adoption pay	✓	✓
Access to shared parental leave	✓	✗

Insurance

Provided with cover for the required insurances including professional indemnity	✓	✓
Benefit from inclusive personal accident and death in service cover	✓	✗

Pensions

Enrolled into a workplace pension scheme	✓	✓
One pension pot across all of your contracts if working on multiple agencies	✓	✗
Ability to support salary sacrifice contributions into your personal pension plan	✓	✓
Access to free independent advice on the best pension plan for you.	✓	✗

Expenses

Ability to claim back reimbursable expenses	✓	✓
Ability to claim tax relief on allowable business expenses as they are incurred* <small>*Subject to SDC assessment</small>	✓	✗

Rewards & Benefits

Access to cash back on your weekly shop & other retail purchases	✓	✗
Access to exclusive offers on food & drink at well known restaurants	✓	✗
Access to online mindfulness course and virtual gyms	✓	✗
Access to employee fuel reward card	✓	✗

