

# Your Car Benefit Scheme

Your guide to getting behind the wheel of a new car.



# Welcome



The Tusker Car Benefit Scheme is the salary sacrifice car scheme open to eligible employees\*. It means you can drive a brand new or pre-loved car\*\*, complete with insurance, replacement tyres, vehicle excise duty, routine servicing and maintenance, as well as RAC breakdown cover – for a simple, fixed monthly amount.

Because this amount is taken directly from your salary, via a salary sacrifice arrangement, there's no need to set up a direct debit or pay a deposit.

Plus, the amount comes from your salary before income tax and National Insurance, which together with Tusker's relationships with car manufacturers, can make it a uniquely cost-effective way to drive a new car.

\*Check the 'Am I eligible?' details further on in this guide.

\*\*Pre-loved cars are only available for Great Britain employees.

# HOW DO I ORDER A VEHICLE?



**To start the process of getting a new car, use the login details provided by your employer.**

Here you can take a look at the range of cars available, watch videos about how the scheme works, run a quote and compare the cars you're interested in.

On the site you'll need to enter your details including salary, address and driving history in order to get individual quotes that include your insurance cover.

Once you've decided on the car you would like, simply submit your selection online, sign the relevant documents electronically and Tusker will arrange the final approval with your employer.

When your car is ready it can be delivered to your home or work address.



## **Need a car, fast?**

Many of the cars available on the scheme can be configured to your exact specifications. However, sometimes this can mean longer delivery times. So, if you want a car in a hurry, head to the 'New cars in stock' or 'Pre-loved cars' page on the website\*. This shows a range of cars you can't configure, but are ready to go.

\*Pre-loved & stock cars are only available for Great Britain employees.



## What's included in my fixed monthly amount?

The great thing about the Tusker scheme is that your monthly amount includes more than you get with a standard personal car leasing agreement.

### With Tusker, your monthly amount includes:

- A brand new or pre-loved car
- Fully comprehensive motor insurance including business use for you, and the option to add additional drivers
- Routine servicing
- Routine maintenance and repair
- Vehicle Excise Duty
- Full RAC breakdown cover (including onward travel)
- Replacement tyres
- 24 hour driver support line
- Lifestyle protections in case of changes to your circumstances such as resignation, redundancy, maternity, long term sickness etc\*
- Accident management (excluding the insurance excess)

\*subject to exclusion period.



## What isn't included?

- The cost of fuel and electric charging
- Fines
- Damage due to driver misuse
- Fluids outside of servicing (i.e. washer fluid)
- Excess mileage charges

All fines and penalties will be invoiced directly to your employer, who will reclaim the cost from your net pay. The total amount will include the cost of the fine plus a £10 admin fee + VAT. Any penalty points received while driving the vehicle, such as for speeding, will be notified directly to you and applied to your licence accordingly.



# Insurance and No Claims History

## **Will the insurance cover anyone who drives the car?**

The motor insurance will cover you personally for social, domestic, pleasure and business use within Europe. You have the option to include additional drivers on your account. Please make sure you read all insurance documentation before signing.

The minimum driver age is 18, with a full UK driving licence. Please be aware that some cars can have higher age thresholds for insurance purposes.

## **How is my 'No Claims History' impacted?**

Previous 'No Claims History' is not taken into account when calculating the Tusker insurance premium, as the basis of the policy is a fleet policy. Tusker suggest, where possible, you protect your no claims (some insurers will protect for up to 3 years, but this does depend on the insurer). With regards to future 'No Claims', Tusker's insurance broker can provide a letter stating that you do not have any claims (only if this is true), but it will be up to the new insurer if they accept this.

# Benefit in Kind

**Benefit in Kind (BiK) is a tax on any benefits or perks provided by an employer in addition to salary. It's often referred to as 'company car tax'. A salary sacrifice car is considered an employee benefit, so you will have to pay tax on the Benefit in Kind.**

The Government is incentivising the choice of Ultra Low Emission Vehicles (ULEVs) and Electric Vehicles (EVs). These are cars with tailpipe carbon emissions of 75g/km CO<sub>2</sub> or below.

The savings you can make by driving an Ultra Low Emission Vehicle will usually far outweigh the BiK that's due.

The amount of BiK you will pay depends on three things – the P11D value of the car (the manufacturer's list price), the car's CO<sub>2</sub> emissions, and your personal tax bracket.

The Tusker online system will calculate and show the BiK payable on each quote and the resulting net monthly cost. Plus, as an incentive for pure electric cars, low BiK is applicable to EVs until 2030.



# EARLY TERMINATION PROTECTION



Early termination protection is provided as part of the scheme. This could be due to redundancy, retirement, resignation or TUPE (Transfer of Undertakings Protection of Employment). TUPE is when you are transferred to a new employer.

An Early Termination Fee is determined by the number of months you have left in the agreement. You will not be charged an Early Termination Fee once you've had the vehicle for three months. Full details can be found in the Scheme Policy on the website.

If you start maternity, paternity, shared parental or adoption leave, or are on long-term sick leave, protection is also included. This means that the gross reduction of your agreement will be covered when your salary is reduced to statutory pay.

# Am I eligible for this scheme?

All permanent employees who have passed their probation period (if new to the organisation) are eligible for the car scheme.

Due to salary sacrifice scheme rules, salary thresholds are put in place as an employee's salary cannot drop below National Minimum Wage or National Living Wage (dependent on age).

Following a review of all other salary sacrifice commitments, if the monthly amount of the car causes you to drop below the applicable National Minimum Wage or National Living Wage, your employer will not be able to approve the application for a car.



# READY TO GO ELECTRIC?

## Are they fuel efficient?

The cost of charging an electric car is lower than the price of fuel, so EV cost per mile figures are lower than for internal combustion engine (ICE) cars.

Many energy providers now offer a tariff specifically for electric car drivers. [Zap-map.com](https://zap-map.com) have a great journey cost calculator where you can compare the cost of running an electric car against a petrol or diesel vehicle.

## Do electric cars have enough range?

An increasing number of electric cars can now cover over 200 miles on a single charge. Plus, the charging infrastructure is continually improving. Check the vehicle's electric range before ordering.

## Do electric cars have lower Benefit in Kind?

The Government are incentivising electric vehicles through low Benefit in Kind (BiK) until 2030.

Wondering if an electric car is right for you? Find out more on the Tusker EV Hub - <https://tusker cars.com/ev-hub/>



## What are EVs?

An EV (Electric Vehicle) is a pure electric car that operates only on electricity.



# FAQs on driving electric



## Range anxiety?

An increasing number of electric cars can now cover over 200 miles on a single charge!

## What charging cable comes with my car?

This varies between manufacturers, so please check under the options section on the car quoting system. Electric cars are usually delivered with a single charging cable, so if you need an extra cable, simply let Tusker know when ordering your car. Alternatively, you can source an extra cable yourself through a dealership or online.

## Are EVs reliable?

EVs have far fewer moving parts than petrol or diesel cars, so as a result there's a lot less to go wrong. The initial concerns with the earliest EVs about battery longevity haven't come to pass in anywhere near the level that was at first forecast and, as the technology improves, so the batteries themselves improve along with their range and efficiency.

## Where can you charge an electric car?

You can find charging points almost everywhere now, and there are more on the way! [Zap-Map.com](https://www.zap-map.com) shows the location of over 80,000 charging points across the UK. You can search by postcodes to discover places to charge, to plan your journeys.

With a focus on reducing emissions, the Government is continuing to fund and invest in ongoing infrastructure development.

Plus, you may be able to install a charge point at your home address, making charging really easy.

Please note, it is your responsibility to ensure that you can charge your electric car – whether that's using a personal charge point at home or public charge points.

## How do I know if I can get a home charge point?

This will depend on your answers to two key questions:

1. Do you own your home/have permission to install a home charger from the property owner?
2. Do you have dedicated off street parking with an area for the charger to be wall mounted?

If you can answer 'Yes' to both of these questions then it's likely that you'll be able to have a charger installed.

Before an electric charge point can be installed, you'll need to have a home suitability survey.

You can charge an electric car from any standard domestic electric plug socket, although it's slower than using an EV charging point.

# Scheme FAQs

## How long will my new car take to arrive?

This varies depending on which car you choose but is typically between 14–28 weeks. Once you've placed your order we'll contact you with all the information along with an estimated delivery date. If you need a car sooner, you can visit our 'New cars in stock' or 'Pre-loved cars' pages, as these are available in as little as 4–8 weeks depending on how quickly you and your employer sign the scheme agreements.

## When will money be taken from my salary?

There is no deposit with the scheme, so your monthly reductions will only start once your car has been delivered. The salary sacrifice reduction will typically start from your next pay date, although if your employer has a payroll cut-off date, you may find that the salary sacrifice reductions are one month behind. In this case the arrangement will still be in place for the agreed term length, but it won't coincide exactly with the period you have the car.

## Can I use my personalised number plate?

Adding your own number plate can give your new car that extra little bit of personalisation. If your scheme allows private plates, you can add your personalised registration to your Tusker car after it's been delivered. Further information can be found at: [tuskercars.com/welcome/privateplate](https://tuskercars.com/welcome/privateplate).

## Which manufacturers are available?

The scheme offers a wide range of cars, from superminis to large SUVs and high performance vehicles from all the leading manufacturers including; Audi, BMW, Hyundai, Jaguar, Kia, Mercedes, Mini, Nissan, Peugeot, Porsche, Renault, SEAT, Smart, Tesla, Toyota, Vauxhall, Volkswagen, Volvo and more.

**The website will only show vehicles that you're eligible for based on your salary, age and your scheme CO<sub>2</sub> cap.**

## What happens at the end of the agreement?

Tusker will contact you six months before you're due to return your vehicle to discuss your options. You can choose to return the vehicle, swap it for a brand new one, or you can buy the car outright. If you decide to purchase your car outright, we'll give you a final purchase price two months before your agreement ends.

## Can I take my car abroad?

Yes, you can take the car to Europe. You'll need to contact us and get a VE103B certificate as this is the only legal alternative to the vehicle log book (V5C). Additional documentation may be required from time to time for the country or countries you are traveling to. You'll need to take printed copies with you when you travel outside of the United Kingdom. You can take your car abroad for a maximum of 28 days. For more information on this, please contact us on the Driverline.



# 14–28 Weeks!

Is the average delivery time for a brand new vehicle built to your specification.



**Tusker.**

## How can I find out more information?

Tusker has a dedicated Employee Engagement Team who offer support and guidance to make sure that you fully understand the scheme. They can also help you choose the right car to suit your needs and lifestyle.

## Need help or want to discuss the scheme in more detail?

0333 400 7431

[EETeam@tuskerdirect.com](mailto:EETeam@tuskerdirect.com)

### **Take a look today**

To see the range of cars available and get a quote, use the login details provided by your employer.