



# The Tusker Car Benefit Scheme

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Making employees happy



The Tusker Car Benefit Scheme is the salary sacrifice car benefit provided to all eligible employees\*. It means you can configure a brand new car from scratch, complete with insurance, road tax, replacement tyres, routine servicing and maintenance, as well as RAC breakdown cover, for a fixed monthly amount.

The amount is taken directly from your salary via a salary sacrifice arrangement, so you don't even need to worry about setting up any direct debits or paying a deposit.

Need a car quickly? Although the cars on the scheme are built to your exact specification, which can mean longer delivery times, Tusker do also have a 'Cars in Stock' page which shows cars that although can't be configured to your requirements, are in stock for a quick delivery time.

Plus, there's never been a better time to drive electric. Electric cars on the scheme are the most tax efficient cars available due to the low Benefit in Kind tax on them. So it's worth considering whether an electric car would suit you as there are some great models out there with good ranges.

\*Please check with your HR or benefits team to see if you meet your scheme's requirements.



## Am I eligible for the scheme?

All permanent employees who have passed their initial probation period (if new to the organisation) are eligible for the car scheme unless you are a member of The Teachers Pension Fund Regulations. Due to the "Teachers Pay and Conditions 2008", teachers are unable to sacrifice their salary in return for a car and therefore most teachers are not eligible for the scheme.

There are some salary thresholds put in place to ensure an employee does not drop below National Minimum Wage and Living Wage. Following review of all other salary sacrifice commitments, if the monthly amounts on the car cause an employee to drop below National Minimum Wage and Living Wage, the application for the car will be rejected.

## Benefit in Kind tax?

Benefit in Kind (BiK) is a tax on benefits or perks provided by your employer in addition to your salary, often referred to as company car tax. If you have a company car or salary sacrifice car then this is considered an employee benefit and so you will have to pay tax on the Benefit in Kind.

The Government is incentivising Ultra Low Emission Vehicles (ULEVs) and Electric Vehicles (EVs) which are cars registered with tailpipe carbon emissions of 75g/km CO<sub>2</sub> or below and therefore the savings you'd make on ultra low emission cars, will usually far outweigh the BiK due.

The amount of Benefit in Kind you will pay will depend on the P11d value of the car, the CO<sub>2</sub> emissions and your personal tax bracket.

The Tusker online system will calculate and show the tax payable on the BiK in each quotation and the resulting net monthly cost. Plus, as an incentive for pure electric cars, from April 2022, there will be 2% BiK payable for pure electric cars, which will remain fixed until April 2025.





## How do I order a car?

You can order your new car by visiting the Tusker driver site. From here you can search the range of cars available, watch videos about the scheme, prepare quotations and compare the cars you're interested in. On entering the site you will need to input your individual details such as salary, address and driving history to allow the system to generate bespoke quotes that include your insurance. Once you've decided on the car you want, simply submit your selection online and Tusker will arrange the final approval with payroll, and send you all of the relevant documents for electronic signature.

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

The monthly amount covers more than a personal lease car. This includes:

- A brand new car built to your specification (subject to availability)
- Fully comprehensive, motor insurance for you and your domestic partner
- Annual servicing
- Routine maintenance and repair
- Annual road fund licence
- Full RAC breakdown cover (including onward travel)
- No quibble replacement tyres
- 24 hour driver support line
- Lifestyle protections in case of changes to your circumstances such as resignation, redundancy, long term sick etc
- Accident management (excluding the insurance excess of £250)





## What isn't included in the scheme?

The Tusker car scheme is designed to offer you a complete motoring package; however it doesn't include fuel, payment of fines, engine oil outside of servicing, damage due to driver misuse or excess mileage charge.

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 incurred whilst driving the vehicle (i.e. for speeding) will be notified directly to yourself and applied to your licence accordingly.

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

The standard motor insurance will cover you personally for social, domestic and pleasure and business use within Europe. You have the option to include your family member or another driver. Please make sure you read all insurance documentation before signing. Driver minimum age is 18 years old with a full UK driving licence. Please be aware that some cars have a higher age thresholds for insurance purposes.

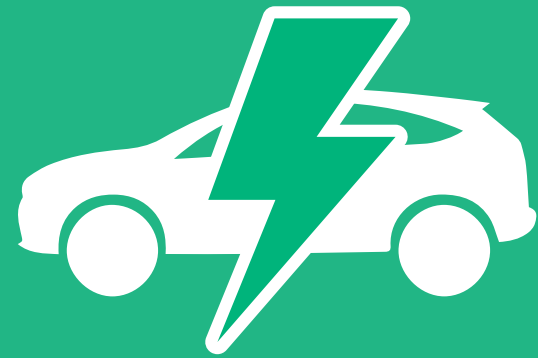
## How is my 'No Claims History' impacted?

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 (obviously only if this is true), but it will be up to the new insurer if they accept this.

## Early Termination Protection

Early termination is provided as part of the scheme so if you're made redundant, resign or TUPE you will not be charged an Early Termination Fee after the first 3 months of your agreement (the Early Termination Fee is determined by the number of months you have left in the agreement). If you start Maternity, Paternity or Shared Parental or Adoption Leave or are declared Long Term Sick, protection is also included meaning the costs of your agreement will be covered when your salary is reduced.





All you need  
to know about  
electric cars



## What are ULEVs and EVs?

'Ultra-Low Emission Vehicle' (ULEV) is the term used to describe any car that uses low carbon technologies, emits less than 75g of CO<sub>2</sub>/ km from the tailpipe and is capable of operating in zero tailpipe emission mode for a range of at least ten miles. An EV (electric vehicle) is a pure electric car that operates only on electricity.

## How many makes and models are there?

The number of makes and models of electric cars and ultra-low emission cars is increasing month by month, and this trend is set to accelerate over the next year. There are now electric cars in every style of car, from the supermini to large SUVs and high performance cars. All leading manufacturers are available on the scheme including; Audi, BMW, Hyundai, Jaguar, Kia, Land Rover, Mercedes, Mini, Mitsubishi, Nissan, Peugeot, Porsche, Renault, SEAT, Smart, Tesla, Toyota, Vauxhall, Volkswagen and Volvo.

## Do electric cars have enough range?

With the new technologies that have launched this year, some electric cars can now cover a significant amount of miles on a single charge. Typically most cars can go between 200 and 300 miles, although this can be as low as just 75 miles. It's worth checking what this range is before ordering a ULEV car.



## Are they fuel efficient?

It costs typically just £2-3 to drive 100 miles in an electric car. That's a tiny 2-3 pence per mile. The equivalent petrol or diesel car costs more than four times as much at £9-10 for 100 miles of driving. Over the course of a year, Tusker ULEV drivers could save an average of £750 a year in costs.

## Where can you charge an electric car?

Charging points are everywhere and there are more on the way! Zap-Map.com shows over 20,000 charging points around the UK. This allows you to plan a journey or search by postcode to identify places to charge. Plus, with a focus on emission reductions, the Government is continuing to fund and invest in ongoing infrastructure development. Also, you may be able to install a charge point at your home address. Please note, it is your responsibility to ensure that you can charge your car whether that involves a personal charge point at home or use of public charge points.

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

Usually you need to ask yourself two questions: Do you own your own home or have permission to install a home charger from the property owner? And 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 you are likely to be able to have a charger installed.

The cost of getting a home charge point installed can vary depending on the type. Typically costs range from £600-£850 for a 3kW unit and £800 and £1,200 for a 7kW unit. Some providers may also offer further

discounts and some utility companies offer energy plans and tariffs that include free or discounted charge point installations.

Before an electric charge point can be installed, you'll need to have a home suitability survey. You may also need a suitable data connection, which will be tested by an engineer. The suitability survey will identify if you need any remedial works, like an isolation switch, an earth plate or ground works. These can be arranged but at an additional cost.

If you live in a flat or rental accommodation, you could receive up to a 75% contribution for the total capital cost and installation of a domestic charging point. This is currently capped at £350 including VAT and you can claim one charge point unit per eligible vehicle as part of the Electric Vehicle Homecharge Scheme (EVHS), further information can be found [here](#).

## 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 normally delivered with one charging cable so if you need an extra cable, simply let Tusker know when ordering or you can source them yourself through a dealership or online.

## How can I find out more information?

Tusker have 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. You can get in touch with them on: **0333 400 7431** or email [\*\*EET@tuskerdirect.com\*\*](mailto:EET@tuskerdirect.com).



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

Either visit the Tusker employee driver site to learn more about the scheme and run some quotes or call our team for advice on 0333 400 7431.



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