

The Car Benefit Scheme

Tusker.



The Car Benefit Scheme is the salary sacrifice car benefit provided to all eligible University of Bath employees*. It means you can configure a brand new electric car** from scratch, complete with insurance, replacement tyres, road tax, routine servicing and maintenance, as well as RAC breakdown cover, for a fixed monthly amount. Plus, you may be eligible for a home charging point by taking a vehicle on the scheme.***

The amount is taken directly from your salary via a salary sacrifice arrangement, so you don't need to worry about setting up direct a debit 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 Arriving Soon' page which shows cars that can't be configured to your requirements, but are available with a faster delivery time.

*Please check the 'Am I eligible for the scheme' section on the next page

**Due to current legislation, an annual salary of circa £27,000 is required to order a vehicle on the scheme

***Subject to eligibility https://tuskercars.com/welcome/chargepoint/

Am I eligible for the scheme?

All permanent employees with over 6 months service (if new to the organisation) are eligible for the car scheme.

There are some salary thresholds put in place to ensure an employee does not drop below the Living Wage. Following a review of all other salary sacrifice commitments, if the monthly amount of the car causes an employee to drop below the 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 CO2 or below and therefore the savings you'd make on Ultra Low Emission Vehicles 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 CO2 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. As an incentive for pure electric cars, Benefit in Kind is only 2% until April 2025, only then increasing by 1% each year until April 2028.



How do I order a car?

You can order your new car by visiting **tuskercars.com/welcome/universityofbath** to log in. To create an account you will need to use your **University of Bath email**, your **Payroll Number** and your company code **BATH**. 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 your employer, and send you all of the relevant documents for electronic signature.

What's included in the fixed monthly amount?

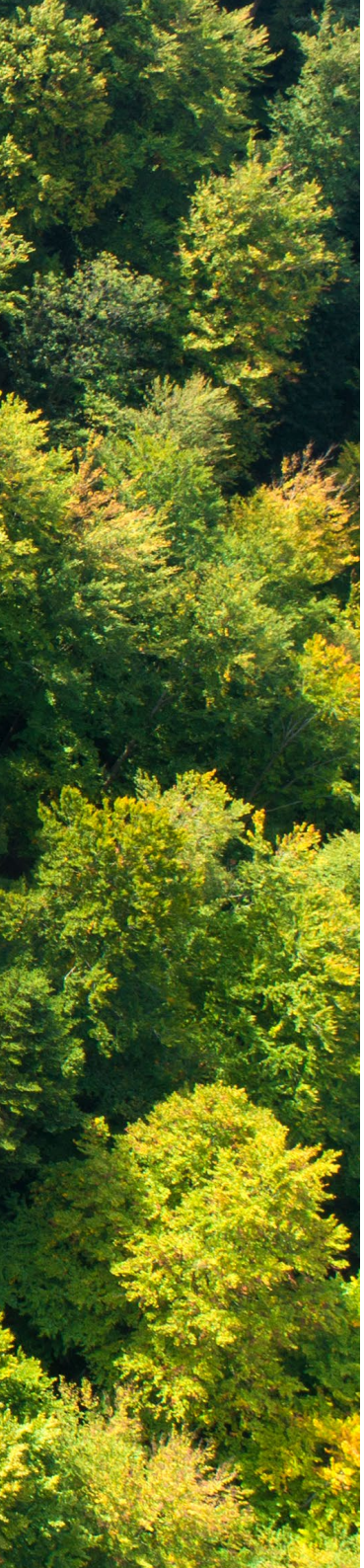
The monthly amount covers more than a personal lease car. This includes:

- A brand new electric car built to your specification*
  (subject to availability)
- Fully comprehensive, motor insurance for you and the option to add additional drivers
- Annual servicing
- Home charging point with standard installation**
- Routine maintenance and repair
- Annual road tax (If applicable)
- 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)

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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/ charging, payment of fines, fluids outside of servicing (i.e washer fluid), damage due to driver misuse or an 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).

Lifestyle Protection

Lifestyle Protection is in place to support you if you go on Maternity, Paternity, Shared Parental or Adoption Leave or become unwell and are on Long Term Sick Leave. When your salary is reduced, and the reductions cannot be made, this protection provides you with a period of time where the costs of your agreement will be covered.

Please refer to the car benefit scheme policy for the eligibility criteria and terms of this. The car benefit scheme policy can be found in the 'About Scheme' tab on the Tusker portal.





Ready to go electric ?

What are EVs?

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 is increasing month by month, and this trend is set to continue over the next year. There are now electric cars in most styles, from the supermini to large SUVs and high performance cars. All leading manufacturers are available on the scheme including; Audi, BMW, Hyundai, Jaguar, Kia, Mercedes, Mini, Nissan, Peugeot, Porsche, Renault, SEAT, Smart, Tesla, Toyota, Vauxhall, Volkswagen and Volvo.

Do electric cars have enough range?

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 lower. It's worth checking the vehicle's electric range before ordering.



Are they fuel efficient?

The cost of charging an electric car is lower than the price of fuel, meaning electric car cost per mile figures are lower than internal combustion engine (ICE) cars. Many energy providers also now offer a a tariff specifically for electric car drivers. 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.

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.

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?

You will need to be named as the primary user of an eligible electric Tusker vehicle or have an electric Tusker vehicle on order. You will also need to have off street parking at the address where the charge point is being fitted (whether that be the home address of the main driver or a friend/ relative. In order for your parking to qualify as off-street parking, there must be a dropped kerb).

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, which are not covered as part of the offer. T&Cs https://tuskercars.com/welcome/chargepoint/.

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 **EETeam@tuskerdirect.com**.



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

To get a quote and see the range of cars available simply visit **tuskercars.com/welcome/universityofbath** to log in. To create an account you will need to use your **University of Bath email**, your **Payroll Number** and your company code **BATH**.



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