



The Tusker Car Benefit Scheme

Tusker.

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 with 12 months length of service are eligible for the car 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 CO₂ 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 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.

Plus, as an incentive for pure electric cars, there will be 2% BiK payable for pure electric cars, which will remain fixed until April 2025.

To encourage EV adoption, the Government have confirmed that post April 2025, Benefit in Kind rates will only rise 1% each year from 2025 until 2028.



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 and send you all of the relevant documents.

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 and MOT (if applicable)
- 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.

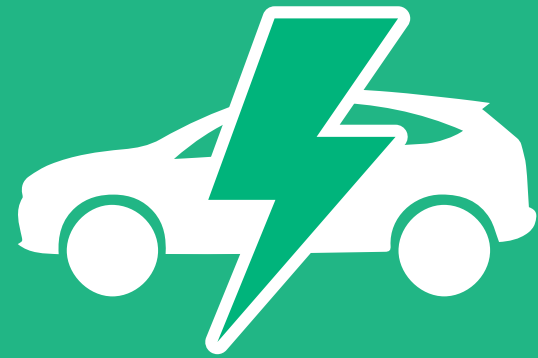
How is my 'No Claims History' impacted?

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

Why should I consider an electric car?

Not only are they better for the environment but they're also the most tax efficient cars available on a salary sacrifice car benefit scheme due to the low Benefit in Kind tax. You can also make income tax and National Insurance savings. So it's really worth considering whether an electric car would suit you as there are some great models available with good ranges.

How many makes and models are there?

There are now electric and Ultra-Low emission 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, 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 but it's worth checking what this range is on the Tuskur portal and ensure you have the ability to regularly charge it before ordering.



Are they fuel efficient?

Yes. The cost of charging an electric car is much lower than the price of fuel, meaning electric car cost per mile figures are significantly lower than internal combustion engine (ICE) cars. Many energy providers also now offer 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 36,000 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.

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, which can be arranged but at extra cost

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**.



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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