

Your Car Benefit Scheme

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



Tusker.

Welcome



The Tusker Car Benefit Scheme is the salary sacrifice car scheme open to all Clackmannanshire Council employees*. It means you can drive a brand new electric car, complete with insurance, replacement tyres, road tax, 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, 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.

HOW DO I ORDER A VEHICLE?



To see the range of cars available and to get a quote, visit your [mylifestyle](#) portal and log in. Then select the **Car Scheme** to create an account and access the scheme.

Here you can take a look at the range of cars available, watch videos about how the scheme works, get quotations and compare the cars you're keen on.

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 want, simply submit your selection online and Tusker will arrange the final approval with your employer and send you the relevant documents for electronic signature.

When your car is ready it will 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 'Cars Arriving Soon' page on the website. This shows a range of cars you can't configure, but are ready to go.



What's included in my fixed monthly amount?

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

With Tusker, your monthly amount includes:

- A brand new electric car built to your specification (subject to availability)
- Fully comprehensive motor insurance including business use for you, and the option to add additional drivers
- Annual servicing
- 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, maternity, long term sickness etc
- Accident management (excluding the insurance excess of £250)



What isn't included?

The cost of fuel and electric charging are extra to your monthly amount.

Other things are the cost of any fines, damage due to driver misuse, fluids outside of servicing (i.e. washer fluid) and 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 yourself 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 and pleasure and business use within Europe. You have the option to include up to two named 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 (obviously 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 CO₂ or below.

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

The amount of Benefit in Kind you will pay depends on three things – the P11d value of the car, the car's CO₂ emissions, and your personal tax bracket.

The Tusker online system will calculate and show the BiK tax payable on each quotation and the resulting net monthly cost. Plus, as an incentive for pure electric cars, Benefit in Kind is only 2% until April 2025, then increasing by 1% each year until April 2028.



EARLY TERMINATION PROTECTION



Early termination protection is provided as part of the scheme. This could be due to redundancy, resignation or TUPE (Transfer of Undertakings Protection of Employment). TUPE refers to the transfer of earnings 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.

If you start Maternity, Paternity or Shared Parental or Adoption Leave, or are declared Long Term Sick, protection is also included. This means that the costs of your agreement will be covered when your salary is reduced to statutory pay.

Am I eligible for this scheme?

All permanent employees with over 3 months' service (if new to the organisation) are eligible for the car scheme.

There are some salary thresholds put in place to ensure that an employee does not drop below the National Minimum Wage and Living Wage due to a salary sacrifice scheme.

Following a review of all other salary sacrifice commitments, if the monthly amount of the car causes an employee to drop below the National Minimum Wage and Living Wage, the application for the car will be rejected.



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 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). They have committed to keep BiK for pure electric vehicles at just 2% until April 2025, then increasing by 1% each year until April 2028.



What are EVs?

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



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



Range anxiety?

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

FAQs on driving electric

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 shows the location of over 31,000 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 'Cars Arriving Soon' page as these are available in as little as 4–6 weeks depending on how quickly we can get all the paperwork back from you and your employer.

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 car period.

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: tuskecars.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 CO₂ 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 want to buy your car outright, we'll give you a final purchase price two months before your agreement ends.

Can I take my car abroad?

Yes! To take your car abroad, you'll need a VE103b certificate and a green card as this is a legal requirement. 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

Take a look today:

To see the range of cars available and to get a quote, visit your [mylifestyle](#) portal and log in. Then select the **Car Scheme** to create an account and access the scheme.