SalarySacrifice4Cars
Driver Guide

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Introduction

Thank you for choosing SalarySacrifice4Cars to source your new vehicle. We hope that you found the order process informative and easy to follow. Your comments and feedback are important to us so please feel free to send us your comments to **customerservices@ss4c.com**

The following information will assist you during the agreed period of your vehicle, please take time to read the following document. Should you have any queries we will be pleased to assist and you can contact our customer services team on 0871 995 5350 and select customer services, alternatively you can email us at **customerservices@ss4c.com**

At Tusker we strive to provide a first class level of customer service and give you a stress free, totally hand held motoring experience. It is important that you always contact Tusker in the first instance for any queries in relation to the servicing and maintenance of your vehicle so that we can ensure you experience only the highest standard of service through our nominated partners for tyres, servicing and general maintenance.

Personal Information

It is important that you update us and your Motor Insurance Company if you change address. Contact details for the insurance company can be found on your policy wording. Please email your change of address to our customer services team at customerservices@ss4c.com

Contact

Tuskerdirect Limited
3 George Street
Watford
Hertfordshire
WD18 0UH

Email: customerservices@ss4c.com

Driverline: 0871 995 5350

The office is open between 9am and 5.30pm Monday to Friday. Outside opening hours our emergency driver services are available 24 hours a day, 7 days a week.

Emergency services are Roadside Assistance and Accident Management.

Delivery Process

Tracking Your Order Online

Your order will be placed within 48 hours of receipt of a signed order form from your employer. To track the estimated delivery date, please log onto your driver homepage through the Benefit Plus Website. Please note the date given is an estimate and may change.

Cancellation

Your order can be cancelled up until the point when delivery is arranged at a cost of £500.

Arranging Delivery

We will contact you to arrange delivery once your vehicle arrives in stock at the dealership. On average delivery is 5 working days from the day the vehicle arrives at the dealership. Your vehicle can be delivered to your home or office address, but you must be present to inspect the vehicle. Delivery will be arranged either am or pm, we cannot unfortunately provide a time when the vehicle will be delivered.

Driverline 0871 995 5350

Taking Delivery

When your vehicle is delivered you must check the vehicle thoroughly for damage, if damage is found, please ensure it is clearly marked on the delivery sheet and contact us to inform us of the damage. We will then arrange for the damage to be rectified in a timely fashion.

If you have any concerns about the vehicle, do not sign for it, telephone 0871 995 5350 and select customer services. The support team will advise you of the most appropriate course of action.

Once your vehicle is delivered we recommend you:

- Read the manufacturer handbook thoroughly
- Review the service schedule
- Check the tyre pressure and adjust accordingly
- Save our driver line telephone number into your mobile phone, 0871 995 5350
- Adjust the mirrors
- Become accustomed to the controls

Safety Checks

You are required to carry out routine safety checks on the vehicle. Failure to do this may result in maintenance issues, which if deemed as driver abuse/failure will be recharged to you.

Vehicle operators must consider that in adverse weather the condition and cleanliness of all screens both interior and exterior, the vehicle number plate and the lenses of all lights need to be maintained to a higher standard and checked and cleaned more regularly.

The checks are divided up into daily, weekly and monthly checks.

Daily Checks

- Fuel
- Dashboard warning lights
- External lights, operating and clean lenses
- Tyres for inflation levels and visible damage
- Mirror adjustment and cleanliness
- Windscreen wiper and washer function
- Number plate cleanliness & visibility
- Loading of the vehicle

Weekly Checks

- Oil and coolant levels
- Spare wheel inflation levels

Driverline 0871 995 5350

- Tyre for tread wear indicators
- Door and steering locking systems operating correctly
- Screen and body damage from stone chips etc
- Loading restraints or guards for integrity

Monthly Checks

- Handbrake effectiveness
- Seatbelt operation (tug to lock test)
- Fuel consumption
- Mileage report
- Crash pack contents level
- Safety kit contents and serviceability
- Road Fund Licence currency
- Servicing schedule

If you have any concerns please call the driverline on 0871 995 5350

Servicing, Maintenance and Repair

To arrange a convenient time for servicing or any mechanical work to be carried out on your vehicle, you must always contact the Driver Services Team on 0871 995 5350 and select the relevant option or by going online to www.ss4c.com and selecting "book your service online". You will need your vehicle registration number, vehicle mileage and suitable dates to you for the work to be completed.

Please be advised that any form of mechanical/servicing work carried out on your vehicle must be booked by Tusker via our approved network. If a booking is made directly with a garage, Tusker will refuse to accept the work and you will be liable for the full cost.

We subscribe to a network of franchised and independent garages across the UK. Currently six thousand garages form the network which includes premier and secondary independent and a selection of main dealers. Within its life time your vehicle may be maintained by any of the above and this selection process is dependant on the type of work required, the location of the vehicle and the availability of suitable dates. All garages within the network are regularly audited and graded according to their facilities, performance and the services offered.

As the driver of the vehicle it is your responsibility to ensure your car is serviced in line with the manufacturer's guidelines. Please refer to your service book for further details or call the Tusker Driver Services Team.

You will be liable for costs that fall outside the maintenance agreement, such as locking your keys inside the vehicle, mis-fuelling, running out of petrol, abusing the vehicle etc.

Driverline 0871 995 5350

The warranty is invalidated if the vehicle is not serviced inline with the manufacturer's schedule/handbook, any costs resulting to failure to maintain the vehicle in line with the manufacturer's handbook will be recharged to you. Early Termination Benefit may also be refused or reduced under such circumstance.

Tyres

The agreement on your vehicle includes replacement tyres. It is your responsibility to check the tread depth of your tyres, if you are unsure how to do this please visit your local Kwik Fit who will check them for you. Tyres can be replaced at 2 mm of tread or less. Currently the legal limit for tyre tread is 1.6 mm.

To arrange to have your tyres replaced please visit any Kwik Fit depot. To locate your nearest Kwik Fit depot please call the Driverline and select the tyre option.

You can also arrange for a Kwik-Fit mobile unit to visit you, but please bear in mind you will have to provide Kwik Fit with the full tyre code and they may need to order the tyre, therefore this service is not recommended for emergencies.

If you require your spare wheel to be fitted due to a puncture, please call 0871 995 5350 and select the breakdown/roadside assistance option rather than tyres. Once complete you will then need to visit your local Kwik-Fit centre for a new tyre to be fitted.

Please note that car manufacturers are increasingly replacing spare wheels with repair sprays, please read the manufacturers instruction if you are unsure how to use these products. Also, be aware that if your tyre bursts the repair spray is inadequate, therefore please call 0871 995 5350 and select the breakdown/roadside assistance option, you will need to advise the call handler that your vehicle does not have a spare wheel and the tyre has burst. They will then send a patrol vehicle with a multi-fit wheel or a low loader vehicle, you must then ask the patroller to take you to a Kwik Fit depot.

Driverline 0871 995 5350

Glass Repair and Replacement

For replacement glass, please contact your Motor Insurance provider, they will arrange for their preferred supplier to attend your vehicle. There will be an excess payable in most instances, please refer to your policy document to obtain this information.

In an emergency, we will arrange for our glass provider to attend, dial 0871 995 5350 and select the option for glass but please be aware windscreens are not included in your agreement and replacement costs will be recharged to your Company and deducted from your next salary payment by your employer.

Breakdown Cover

Should you require road side assistance, please call the driverline on 0871 995 5350 and select the relevant option. Your call will be passed through to an RAC representative who will take your details and guide you through our breakdown procedure.

An agent will be dispatched and should it be deemed necessary the car will be recovered to a repairer. At this point a replacement vehicle can be provided up to 48 hours free of charge

If you do require a free of charge replacement vehicle, please state this when you call the RAC who will arrange this for you.

The replacement vehicle will be up to a maximum of 1.3 or 1.4 engine size.

If your Tusker vehicle is still off the road and the replacement vehicle is required for any longer than 48 hours, please contact the maintenance team by calling the driverline and selecting the appropriate option, the team will then discuss your options with you.

The hire vehicle is free for the first 48 hours: if your vehicle is not repaired within that time and you wish to remain in the hire vehicle you can do so at your own cost. You will need to contact your Motor Insurance Company to add the vehicle to your policy or pay the hire company for their insurance services. If you remain in the vehicle and have not made arrangements to pay the hire company, any additional hire including insurance will be invoiced to your employer and deducted from your next salary payment.

Driverline 0871 995 5350

The vehicle must be returned with the same amount of fuel marked on the delivery sheet. Failure to do this will result in a recharge through your salary.

You may be required by the RAC to provide a credit card imprint for the purpose of recharging for fuel if the replacement vehicle is returned without a full tank of fuel.

In-life services

Speeding Fines

As the registered keeper of the vehicle, we will receive the first notification of a speeding fine and will complete the fine with your contact details, including your home address. The issuing authority will then send you details of the offense. You will be liable for an administration fee of £10 + VAT which we will invoice to your employer and they will deduct from your next salary payment.

Please note that it is your responsibility to inform the insurance provider of any penalty points issued to you as, this may result in a review of your premium.

Fixed Penalty Notices

If a ticket is issued by a Parking Warden or Police Officer and you fail to pay within the initial time frame, the authority will send a reminder to Tusker as the registered keeper of the vehicle. We will then pay this fine within 5 days of receipt to ensure the fine amount does not increase. You will be liable for this cost and an administration fee of £10 + VAT which we will invoice to your employer and they will deduct the amount from your next salary payment. We will email you a copy of the fine, together with a letter of authority to contest the fine should you wish to do so.

If a ticket is not issued in person a fine will be sent directly to us as the registered keeper of the vehicle. We will then pay the fine within 5 days of receipt to ensure the fine amount does not increase. You will be liable for this cost and an administration fee of £10 + VAT which we will invoice to your employer and they will deduct from your salary. We will email you a copy of the fine together with a letter of authority to contest the fine should you wish to do so.

As the driver of the vehicle you are within your rights to contest the fine. To do this, please contact the authority directly. If the authority upholds your objection they will credit us and in turn we will credit your employer and instruct them to credit you. Please note many authorities have very tight deadline for contesting a fine, therefore you will need to act quickly. If you are contesting a ticket (given to your directly), please email the details immediately to our customer services team at customerservices@ss4c.com. This will ensure we do not pay the fine and enable us to send you a letter of authority to dispute the fine as the vehicle is registered to us. Please note we will not accept liability for an increase to the fine if we have received communication from you advising you are contesting the fine.

Produce Documents

If pulled over by the police, you may be asked to produce documents including:

- driving licence
- insurance certificate
- vehicle registration document (V5)

We are unable to send the orginal V5, therefore upon request we will email or fax you a copy V5 and contract hire schedule. To obtain these documents please call or email the customer services team.

Driverline 0871 995 5350

Vehicle Defect Rectification Notice

If your vehicle is defective, for example, one of its indicators is broken, you may be issued with a vehicle defect rectification notice. This means you have to provide proof at a Police Station, such as a receipt from a mechanic saying the fault has been fixed. In this circumstance please contact the Driverline to book the vehicle into one of our approved garages and ask the garage to provide a copy of the invoice for your records.

Parking Permit

To obtain a copy of the vehicle registration document (V5), please email customer services.

Road Fund Licence (tax disc)

A replacement road fund licence will be sent to your home address approximately 14 days prior to the expiry date and it is therefore vital that we have your current address on record. On receipt please ensure the road fund licence is clearly displayed in the vehicle. If you do not receive your new road fund licence before it expires please call the Driverline or email customer services.

During the life of the vehicle we may send you a road fund licence for six months, this is to ensure the first MOT is not required at the same time as the road fund licence. The following road fund licence will be for twelve months.

MOT

Your vehicle will be due a MOT on its third year anniversary. We will contact you via email two months prior to the MOT due date. You will then need to book your vehicle in via the website or by calling the Driverline.

Travelling Aboard

To take your vehicle abroad you will need to obtain a VE103b certificate. This must be carried with you when traveling outside of the United Kingdom. This is available by contacting the customer services by telephone. The charge for this document is £9.95 and payment will be taken by credit or debit card. Please allow 14 days notice for Tusker to dispatch the document.

It is your responsibility to ensure that you and your vehicle are compliant with the regulations of the country you are traveling to.

Roadside Assistance Abroad
Within your VE103b pack we provide a booklet detailing the procedures you should follow in the event of a breakdown.

Please be aware that if you do not already have European cover via Tusker it is imperative that that this is purchased before taking your vehicle outside of the UK.

Maintenance and Tyres Abroad
It is your responsibility to check that any maintenance, servicing work or tyre requirements are carried out in the UK prior to traveling.

Should you suffer a puncture or breakdown please refer to your RAC booklet supplied with your VE103b certificate and contact the breakdown number relevant to the country you are visiting.

Driverline 0871 995 5350

In line with our agreement, any chargeable work carried out whilst abroad will not be paid by unless authorised by us on your return to the UK.

Insurance
You will need to contact the insurance provider to discuss cover for overseas travel and most insurers will require notification of the dates you are travelling.

PLEASE NOTE
It is illegal to take the vehicle outside of the United Kingdom without a valid VE103b. Failure to produce this document if stopped by the Police may result in your vehicle being impounded.

If a VE103b is not obtained and your vehicle requires maintenance, roadside assistance or tyres, the cost will not be covered within the maintenance agreement and will not be booked or paid for through Tusker.

Insurance

You will receive your motor insurance documents directly to your home address. Your Motor Insurance is fully comprehensive for all UK travel including all business travel for the Named Driver and their domestic partner. Please ensure that you familiarize yourself with the terms and conditions and should you have any queries or need to make a claim please contact Windsor Partners LLP directly 01924 241920 **or e-mail ss4c@windsor.co.uk.**

Your insurance premium is fixed up to 3 years on the basis that you have no more than two fault claim within any preceding 12 month period. Please read your insurance documents for all information.

Please note that in all instances your premium will not be affected until the next renewal date. The policy is issued on a 12 month insurance basis (for more info please call 01924 241920 or email ss4c@windsor.co.uk

If your car is disposed of or is an insurance write off during your agreed term we will be happy to cancel your policy and monthly payroll deduction without charge.* If you simply wish to cancel the policy during the agreed period, we will make an administration charge which is the equivalent of our lost commission for a 1 year period.

Driverline 0871 995 5350

* Please note that some insurers may charge you for canceling your policy if there has been a fault claim resulting in the car being written off. For more info please contact Windsor Partners LLP on 01924 241920 or email SS4C@windsor.co.uk

Early Termination

Returning the vehicle early
You have committed to the term of the agreement but if you decide you no longer want the vehicle you can obtain an early termination quotation at any time during the agreement but you will be responsible for the cost outside of the following circumstances:

Resignation
If you resign after a 6 months exclusion period, you can choose to simply hand back the vehicle and your commitment will have finished (subject to an excess amount.)

If you resign your employment during the 6 months exclusion period, you will be liable for an early termination charge to exit the scheme. The Early Termination charge (including VAT) is calculated in the following way:
1. the sum of monthly rentals left to pay on the agreement
2. less discount applied for early termination
3. added to the original estimated value of the vehicle at end of agreement
4. less the value of the vehicle at the actual time of termination

Should you wish to keep your vehicle there may be an opportunity to novate the vehicle across to a new Employer or you could purchase the vehicle. In both instances please contact our customer services team who will be happy to discuss these options.

Driverline 0871 995 5350

Driving Licence
If your licence is revoked due to medical grounds, you can return the vehicle with no penalties

Death
In circumstances of death, the agreement would cease and the vehicle can be returned without penalty (subject to the excess amount). Exclusions to this include suicide, death due to alcohol abuse, prior knowledge of a terminal illness and additional exclusions may apply from your vehicle insurance provider.

To request an early termination quotation, please email the vehicles current mileage to our customer services team.

Redundancy
If you are made redundant or accepting voluntary redundancy after the 6 months (180 days) exclusion period, you can choose to simply hand back the vehicle and your commitment will have finished (subject to the excess amount.)

No payment will be made if you become aware during the exclusion period (6 months) that you may or will be made redundant. In the event of redundancy, it is the date you are first notified by your Employer that you have been, or may be selected for redundancy.

Returning the Vehicle

At the end of the agreement you may return the vehicle, purchase the vehicle or in some circumstances extend the agreement. We will contact you 3 months prior to the end of the agreement to remind you of the end date. If you are planning to return the vehicle you must ensure that the vehicle is free from damage, a copy of the BVRLA's Fair Wear and Tear policy (the damage guidelines we work to), is available from our customer services team. Any damage in excess of these criteria will be recharged to you if not rectified prior to the vehicle being returned. Please ensure that all keys, master keys, remote devices, alarm/immobiliser codes and the Service Book are returned with the vehicle as failure to provide these items may result in a charge. Due to the reduction in value on the sale of a vehicle with a missing Service Book, the current charge is £250 and the charge for a missing spare key is £75. Any other missing items will be charged in accordance with our estimate of the loss on resale suffered.

Purchasing the Vehicle
If you would like to purchase the vehicle at a discounted rate, please email the current mileage to customer services.

Extending the Vehicle Agreement
In some circumstances we may allow you to extend the agreement, if you'd like a quotation to do this, please email the current mileage to the customer services.

Invoicing

It is your responsibility to pay for any costs that are not included in the agreement, such as fines, administration fees and maintenance outside of the agreement. Tusker will invoice your employer and ask them to deduct the total cost of the invoice from your salary. We will notify you via email of any costs that will be taken from you salary.

Monthly Salary Reductions

Each month your Salary Sacrifice contribution will be reduced from your Gross Salary. You will enjoy tax and national insurance exemption on the salary amount being sacrificed and the monthly reduction will remain the same throughout the life of the agreement, unless you amend the term or mileage parameters.

As detailed within your personal quotation you will be liable for Benefit In Kind Taxation on your vehicle as it is being provided to you through your Company. The amount of Benefit in Kind you are liable for may change throughout the agreement dependant on government legislation. Your Company will advise your local tax office that you have been provided with a vehicle and you will be notified of your new tax code accordingly and see the adjustment on your payslip.

Mileage Monitoring

We recommend that you regularly update your mileage on the driver homepage. This will allow us to check that the agreed term and mileage is inline with the vehicles actual mileage.

Excess Mileage

When you chose your vehicle you had the opportunity to choose the length of time and annual mileage. If during the term you wish to change the mileage to more accurately reflect the actual mileage we can accommodate this. If you return your vehicle with more than the agreed mileage you will be liable for an excess mileage charge to cover the expense of the additional depreciation and servicing costs that will have been incurred because of the additional mileage. If you'd like us to review the agreed term and mileage please email the vehicles current mileage, your expected monthly mileage and any changes to the length of the agreement to customer services. We will then provide you with a quotation to rewrite the agreement.

Driverline 0871 995 5350

Licence Check

The Corporate Manslaughter Act was introduced in April 2008 to ensure that Companies manage their Corporate Duty of Care obligation. To satisfy this obligation within the requirements of the law it is necessary for employers to check that all employees driving a Company vehicle hold a valid driving licence. This is managed on an automated basis through The Licence Bureau directly with the DVLA. You will receive a mandate from the Licence Bureau via email for completion which authorises this check to take place. You will need to complete and return the mandate which is valid for a 3 year period enabling automated checks to take place throughout the duration of the scheme. Should you have any queries please do not hesitate to contact our customer services team.