

Driver Guide

Worry free all inclusive
motoring package



Contents

Welcome!.....	03	Defect Rectification Notice.....	09
Keep Us Informed.....	03	Speeding Fines.....	09
Opening Hours.....	03	Parking Fines and Charges.....	09
Taking Deliveries	04	Congestion Charges.....	10
Company Car Tax (BIK)	04	Contesting Fines	10
Driver Licence Checks	05	Travelling Abroad.....	10
Road Fund Licence.....	05	Motor Insurance.....	11
Personalised Number Plates	05	Accident Management	11
Servicing	06	Accident Procedure.....	12
Safety Checks	06	Safety Kitbag	12
Repairs not Covered.....	06	Smoking & Driving	12
Accident Damage	07	Maternity Protection	13
Fuel	07	Early Termination Charges	13
Tyres.....	08	Resigning & Redundancy.....	13
MOT.....	08	Renewing your Car	14
Breakdown Cover	08	Monthly Salary Reductions	15
Glass Repair & Replacement.....	09	Mileage Monitoring.....	15

Welcome!



Thank you for choosing Tusker to source your new car.

At Tusker we're dedicated to providing you with first class customer service and a worry-free motoring experience.

We're always along for the ride and will be your first point of contact for any servicing, maintenance or tyre queries through our nominated partners.

Thank you for choosing Tusker to source your new car.

David Hosking

Chief Executive Officer

Opening Hours

Our offices and customer services are open between 8am and 6pm, Monday to Friday.

Tusker
2 Marlins Meadow
Croxley Green Business Park
Watford
Hertfordshire
WD18 8YA

customerservices@ss4c.com
Driverline: 0333 400 2020

Outside these opening hours, our emergency driver services facility is available 24 hours a day, 7 days a week. The Driverline switches to this service when it is out of hours.



Keeping us Informed

By providing us with up-to-date information, we can look after you better!

It's important that you always update us and the motor insurance company if you change your address, or any other personal details. This means that when we need to send you important documents, we always have your latest address.

Contact details for the insurance company can be found on your motor insurance policy. To change your personal details, simply login to the online driver site, select 'My Car', then 'My Details' and finally, select 'Update my details'.



Taking Delivery

We know taking delivery of your new car can be an exciting time. When your car arrives at the dealership, they'll contact you directly to arrange a suitable delivery date and address.

When the car arrives, it will always be your responsibility to inspect the car on delivery, just to make sure that it's in good condition and that the specification is correct. You'll be asked for a signature to reflect acceptance. Before you do this, you must make sure that the delivery driver records any faults. If you have any concerns, please don't sign anything and call the Delivery Management Team on **0333 400 2020** options 1, 2 and 3.

Once the car is delivered, you must:

- Read the manufacturer handbook thoroughly
- Review the service schedule
- Locate your locking wheel nut key, if your car has alloy wheels

We also recommend that you save our Driverline number into your mobile: **0333 400 2020** for ease of use.

BIK

Company Car Tax (BIK)

Benefit in Kind (BIK) applies because HMRC view your new car as a "company car". The monthly amount for the car is taken from your gross salary and the car is given to you as part of your employer's remuneration package. This means you are paid with the car, rather than paying for it.

The amount of the benefit on which tax is charged depends on the P11d value of the car and its CO2 emissions. The effect of this cost on your net salary is already included in the final quote you approved when you placed your order. For more details about BIK calculations, please visit the online driver site.

There are two ways in which your BIK tax could be collected. To find out which way yours will be collected, please refer to the Understanding Benefit-in-Kind document which was sent to you along with your quotation when you first requested your car.

1. Via a change in your tax code

You will need to inform your tax office that you have a car on the scheme so that they can update your details. It is your responsibility to ensure your records are updated. Please be aware that some Tax Offices may have limited knowledge about salary sacrifice car schemes and if you are asked whether you are making a personal contribution, the answer to this should always be 'no'. The answer would only be 'yes' if you are making a contribution from your NET salary but your salary sacrifice car is a contribution from your GROSS salary and so does not apply here. Please note, if you do not answer correctly then your tax code will not be updated correctly and you will be subject to a tax bill in the future.

2. At source

Your employer will take the BIK amount direct from your salary each month and pay it to the HMRC annually. You do not need to inform the tax office about your change in circumstances.

To find out which way your BIK will be collected, please refer to the Understanding Benefit-in-Kind document which was sent to you along with your quotation when you first requested your car.



Driver Licence Checks

So we're able to comply with the insurance policy's requirements and adhere to your employer's duty of care obligations, we need to carry out a licence check for the main driver before your car can be delivered. Our partner, Licence Bureau, automatically manages this with the DVLA. Placing a car order authorises this check. You will receive a mandate from the Licence Bureau via email once your car order has been placed. The mandate is valid for a 3 year period which means we can carry out automated annual checks throughout the scheme's duration.

Drivers with foreign licences are allowed to drive in the UK but only for a set period of time using their national licence. These periods are:

For an EU National - indefinitely

For any other country - 12 months from first residency

After these times, drivers must apply for a UK licence.

Please note, if you change your name or address, it's important to let us know as soon as possible as this will invalidate the mandate and we'll need to arrange completion of a new one.



Road Fund Licence

To keep you on the road legally, we'll make sure that your road fund licence is always up to date.

After the 1st October 2014, you will no longer be required to display a tax disc in your vehicle. As a result of these new rules, you will no longer be issued with a tax disc.

TUSKER 1

Personalised Number Plates

To find out if you're allowed to fit personalised number plates, check your scheme policy to see if your employer allows this. If you are, you'll need to let us know but you'll be responsible for all associated costs of getting these fitted, including any administration charges.

We do not allow cars to be delivered with a personal number plate so you'll need to arrange to have them fitted afterwards.

You'll also need to make sure the personal plates are removed 6 weeks before the car is returned. **If you forget to remove them before the return date, you may lose ownership of your private plates.**

Contact customer services to arrange for your personal plates to be removed. Please note that the DVLA can take up to 6 weeks to process a plate change. If you decide to leave the scheme early and your plate change is not complete by the date you leave your employment, you may incur an additional months salary sacrifice amount.



Servicing

To make the process of getting your car serviced and maintained as easy as possible, just call us on **0333 400 2020** and select the relevant option. Alternatively, you can go online to [tuskerdirect.com](https://www.tuskerdirect.com) and select "book your service online". Have your registration number, current mileage reading and 3 preferred dates ready so the team can arrange for any work to be carried out.

It's our policy to use non-franchised garages within a preferred network for service and repair. All warranty concerns and repairs will be booked with main dealers. Due to our agreed network terms and conditions for repairs, drivers are unable to specify or request to use another garage. Any form of mechanical/servicing work that is needed on your car must be booked by Tusker via our approved network, similar to booking directly with a garage. If you do not follow this process, Tusker may refuse to accept the work which means that you'd be liable for the full cost. For your convenience, depending on your geographical location, we can arrange for your car to be collected and delivered back to you at an agreed location and date. We just need 5 working days' notice.

Some garages in our network offer courtesy cars, but we recommend that you give a minimum of 15 days' notice to ensure availability. We're not able to guarantee the availability or make and model of a courtesy car because it depends on the relevant garage's capacity.

It's important to be aware that it is the driver's responsibility to regularly check engine oil and coolant, topping them up when necessary and to check and top up Adblue levels where relevant. The costs to top up these fluids are not included within the maintenance agreements. It is also the driver's responsibility to make sure that the vehicle is serviced in line with the manufacturer's guidelines. If this isn't managed, it means that any costs incurred as a result of the car not being regularly serviced or levels maintained may be recharged to you.

The required service intervals can be found in the manufacturer service book supplied with your car.

It is normally located in the glove box when it is delivered.



Safety Checks

To ensure you experience worry free motoring in your car and reduce maintenance issues, we strongly recommend that you carry out regular safety checks on your car. If issues do occur which are due to driver negligence, error or misuse then repairs could be charged to you.

In adverse weather, the condition of all interior and exterior screens, number plates and the lenses of all lights need to be checked and cleaned more regularly.

Weekly car checks should include:

- ✓ Tyres for inflation levels, visible damage & tread depth
- ✓ All lights are in full working order
- ✓ Water levels – check and top up washer bottle levels
- ✓ Oil & fluid levels – check, and top up engine oil, Adblue and coolant as detailed in the manufacturer's handbook (mechanical failures resulting from non-maintained or low fluid levels will not be covered under the vehicle maintenance agreement)
- ✓ Number plate cleanliness & visibility



Repairs not Covered

Some repairs aren't covered by the maintenance agreement. For example: stone chips, fluid top ups, missing trim and items, locking your keys inside the car, misfuelling, running out of fuel, abusing the car and, in some instances, replacement glass may not be covered by the motor insurance.

If repairs are needed due to these incidents, the costs to repair will need to be paid for by you. Any damage must be repaired by a Tusker recognised garage or service provider. Sub-standard repairs will need to be rectified, and paid for by you.



Accident Damage

Drivers mustn't leave accident damage to their car unattended. Damage should be rectified as quickly as possible. The driver is responsible for any charges gained from unreported damage when the car is returned. Any damage must be repaired by a recognised garage and be to a quality standard. If you would like advice on where to take your car, please call our driver services line on **0333 400 2020**. They will recommend a garage near to your location.

When reporting damage to the accident line it's important to note that you are responsible for paying the insurance excess to the garage upon collecting the car.

Drivers are responsible for paying the insurance excess even in non-fault accidents but this cost will be claimed back by the other party through the non-insured loss recovery service provided by the insurer and repaid to the driver.

The excess is usually paid by the driver to the repair agent on collection of the vehicle once the repairs have been completed.



Fuel

It's important that you make sure the correct fuel is used in your car at all times. If a situation occurs where you've mistakenly filled your car with the wrong fuel, please follow these simple guidelines:

Discovery at refuelling station

1. DO NOT try to start up or drive the car away.
2. Inform the forecourt attendant/cashier immediately.
3. Inform any drivers waiting to use the fuel dispensing point.
4. Avoid locking and unlocking the doors as, on some models, this can prime the fuel pump which could draw contaminated fuel into the fuel system.
5. Call the Driverline to contact your breakdown recovery provider.

Discovery after exiting the fuel station

1. Stop your car in a safe place, as soon as possible.
2. Treat the situation as a vehicle breakdown.
3. Call the Driverline to contact your breakdown recovery provider.
4. Repair costs will be your responsibility.
5. Avoid locking and unlocking the doors as, on some models, this can prime the fuel pump which could draw contaminated fuel into the fuel system.





Tyres

As the only part of the car that touches the road, having the right tyres in good condition is important for your safety. The agreement on your car includes replacement tyres but it's your responsibility to regularly check the general condition and tread depth. If you're unsure how to do this, you can visit your local Kwik-Fit centre who will be happy to check them for you. Tyres can be replaced at 2mm of tread or less (the current legal limit in the UK for tyre tread is 1.6mm).

Tyres cannot be changed at a garage or tyre depot other than Kwik-Fit, therefore it's important to check your tyres before a service, MOT, or returning the car to Tusker.

To have your tyres replaced, please call **0333 400 2020** and select the tyre option. This isn't recommended in emergencies.

If you require a spare wheel to be fitted due to a puncture, please call **0333 400 2020** and select the breakdown/roadside assistance option rather than tyres. If your car is fitted with run flats, you may be able to carry on your journey for a limited distance at lower speeds. Please refer to the manufacturer's handbook for details on how to proceed.

It's important to be aware that manufacturers are increasingly replacing spare wheels with repair sprays. Please read the manufacturer's handbook if you are unsure how to use these products.

If you use an inflation kit and need a replacement tyre, Tusker will pay for it.



MOT

It is imperative that your vehicle is booked for an MOT just prior to it reaching three years old. Failure to do so will render your vehicle illegal and invalidate your insurance.

We'll contact you via email three months before the MOT due date to remind you that this is needed. You'll then need to call the Driverline to book your car in to a suitable garage at a date convenient to you, and before the MOT due date.

MOTs can be booked as a while you wait repair so shouldn't take very long to complete.



Breakdown Cover

European breakdown cover assures you of assistance if you have trouble while motoring in the UK or Europe. Whether it's rush hour on the motorway or well past midnight, you'll always have peace of mind should the worst happen. Your breakdown cover includes:

- Roadside assistance** - Assistance at the roadside
- Recovery** - If the car can't be repaired at the roadside, it will be taken to an agreed destination
- At home** - Assistance whether the breakdown is at home or work

If you need roadside assistance, simply call the Driverline on **0333 400 2020**. A breakdown agent will be dispatched and it might be necessary for the car to be recovered to a repairer. If this happens, a replacement car may be provided for up to 48 hours free of charge for onward travel purposes. **You will need to request this facility. You will also be required to present a credit card for a fuel deposit.** The replacement car is unlikely to be 'like for like' and will usually have a maximum engine size of 1.4.

If the replacement car is required for longer than 48 hours, please contact our customer services team to discuss your options.



Glass Repair & Replacement

A clean, clear windscreen is essential for good vision. Unfortunately it's all too easy to get a chip in your windscreen that turns into a crack. Please arrange for chips to be repaired early.

For any windscreen replacement and repairs, contact our accident management provider through the Driverline on **0333 400 2020**, selecting option 1 for glass. If the glass needs to be replaced, they will inform you about the excess amount payable, or you can find this information in your motor insurance policy document. If the windscreen can be repaired safely, there is often little or no cost to you.

In an emergency, we can arrange for our glass provider to attend. Windscreens are covered under your insurance policy. An excess is payable by the driver for windscreen replacement.

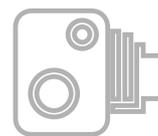


Defect Rectification Notice

If your car is defective, e.g., one of its indicators is broken, you may be issued with a vehicle defect rectification notice by the Police. This means that you'll have to provide proof at a Police Station that the fault has been fixed.

In this circumstance, please contact the Driverline (**0333 400 2020**) as soon as possible to book your car into one of our approved garages and ask the garage to provide a copy of the invoice for your records.

Remember that damaged items are not covered by the maintenance agreement.



Speeding Fines

As Tusker is the registered keeper of your car, we always receive the first notification of any fines. As soon as we receive this notification, we'll complete the relevant form with your contact details, including your home address and send it back to the relevant authority who will send you the details of the offence. Tusker will charge an administration fee of £10+VAT which we will invoice to your employer and they will deduct it from your next salary payment.

Please note that it is your responsibility to inform the insurance provider of any penalty points issued to you. This may result in a review of your premium. Failure to do this may result in your motor insurance being invalidated.



Parking Fines and Parking Charges

If your vehicle is issued with a Penalty Charge Notice and you fail to pay within the initial timeframe, the authority will then send a "Notice to Owner" to Tusker as the registered keeper of the car. We'll pay and recharge sovereign/crown fines, TFL fines such as 'box junction', 'bus lane' and 'red route' within the timescale stipulated to ensure the fine amount does not increase. You will be liable for this cost plus an administration fee of £10+VAT. We'll always email you the details of the fine.

We always advise private parking companies to send fines directly to you, to arrange for settlement. This means you are still able to challenge the fine with the issuing company directly. They may require a letter of authority from us. If so, please let us know and we would be happy to arrange this for you. Tusker will charge an administration fee of £10+VAT.

If you have not challenged or paid for a previously represented private parking fine, Tusker will make payment where requested. This will be invoiced to your employer with a £10+VAT admin fee. This will be deducted from your payroll by your employer.

All fines and charges are dealt with according to guidelines laid out by the following organisations: BPA, BVRLA and POFA.



Congestion Charges

It's important to be aware that you are responsible for the costs of driving into the congestion zone.

We'll pay any congestion charge fines within the timescale stipulated to ensure the fine amount does not increase. You will be liable for this cost plus an administration fee of £10+VAT. We will invoice this to your employer and they will deduct it from your next salary payment.

It is the employee's responsibility to ensure that their car is registered with TFL for exemption (where applicable) from the congestion charge, or for a daily discounted congestion charge.



Contesting Fines

As the driver of the car, you are within your rights to contest any fines but you must contact the authority directly. If the authority upholds your objection, they will credit us, and we will credit your employer, and instruct them to credit you. Please note, many authorities have a very tight deadline for contesting a fine, therefore you will need to act quickly.

If you are contesting a ticket (given to you directly), please email the details immediately to fleetadmin@tuskerdirect.com.

This will reduce the possibility of Tusker paying the fine twice.

Please note: we will not accept liability for an increase to the fine if we have received communication from you advising you are contesting it.



Travelling Abroad

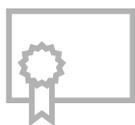
If you'd like to take your car abroad, you'll need a VE103b certificate. This is a legal requirement and must be carried with you when travelling outside of the United Kingdom. Call our Driverline to request a certificate. We issue VE103b documents because we hold the V5C registration document. The VE103 acts as a substitute. We are unable to issue drivers with the V5C document.

We charge a £10 fee for producing and sending this to you. Payment will be taken by credit or debit card over the phone and you'll need to allow 14 days' notice for us to arrange and send you the document. A VE103b certificate is valid for 12 months.

Roadside Assistance and Maintenance Abroad

Your VE103b pack contains a booklet detailing the procedures you should follow if your car breaks down. It's your responsibility to check that any necessary maintenance, servicing work or tyre requirements are carried out in the UK prior to travelling. Should you suffer a puncture or breakdown, please refer to your VE103b pack.

Please note: it is illegal to take the car outside of the United Kingdom without a valid VE103b. Failure to produce this document if stopped by the Police may result in your car being impounded. If a VE103b is not obtained and your car requires maintenance, roadside assistance or tyres, the cost won't be covered by the maintenance agreement and won't be booked or paid for through Tusker.



Motor Insurance

Once your car has been delivered, all policy documents will be emailed to you. If you've had your car for more than 14 working days and haven't received your insurance documents, please contact customer services.

Your motor insurance is fully comprehensive for all UK and European travel for the policy holder and domestic partner. This includes personal business use. Any additional named drivers on the policy will be covered for social, domestic and pleasure purposes only.

The premium is fixed for the term of your agreement on the basis that you have no more than two fault claims within any preceding 12 month period. The policy is issued on a 12 month insurance basis and, in all instances, your premium will not be affected until the next renewal date. For more information, please read your insurance documents or email ss4c@howdengroup.com. If you do have any incidents or claims, your next annual premium may be affected.

Total Loss Protection

Your motor insurance includes protection for unexpected losses that may be payable following the "write off" of your car due to Fire, Accident or Theft. If this happens, Tuskerdirect Ltd will require settlement of the agreement and the Total Loss Protection will cover this settlement in full.



Accident Management

We know that an accident can be a distressing situation. This is why we include an accident management service as part of the car scheme. This service provides you with the following benefits:

- Service accessed directly from the Tusker Driverline
- First Notification of Loss (FNOL) is taken over the phone so no lengthy forms to fill in
- Active management of the repairer and insurer to minimise time to repair
- The service is managed online so you can access detailed information on the progress of your claim
- Provision of a replacement car by a garage (not like for like) for the repair's duration where required
- Excess is always payable to the garage





Accident Procedure

If you're involved in an accident, you must under no circumstances admit liability or blame at the scene.

Where possible, you should do the following:

- Record the involved parties' names and addresses, and their insurer's names and addresses
- Record the names and addresses of any witnesses to the incident

To anyone with reasonable grounds for requiring the information, you should give the following:

- Your own name and address
- Registration number of the car
- Your insurer's name, address and your policy number
- Make a note of the make, model and registration number of all cars involved in the accident

Call the Police to the scene if:

- You or anyone else has been injured
- Damaged vehicles constitute a road hazard
- Traffic signs, road markings, etc. have been damaged

Once all necessary details have been exchanged, please call immediately to report the accident.

Do not attempt to drive your car if there is any doubt about its roadworthiness or safety.



Safety Kit Bag

All salary sacrifice cars should be delivered with a safety kit bag found in your boot which should contain the following:

- Warning triangle
- Tyre service kit
- First aid kit
- Hi-visibility vest
- Life hammer / seatbelt cutter
- Bulb kit
- Ice scraper
- De-icer
- Screen wash

If you don't find a pack in your car or there are missing items, please call the Delivery Management Team on **0333 400 2020** options 1, 2 and 3 and we'll post them to you. Tusker will not provide replacements if these items are used or lost.



Smoking & Driving

All salary sacrifice cars are 'no smoking'. The no smoking sign on your windscreen should be visible at all times.

Smoking in cars can cause damage to the fabric of the interior, burns to seats and carpeting, and residue on the inside of the windscreen. When the car is returned to us, drivers will need to pay for any damage costs incurred from smoking in the car.

The driver is responsible for any fines and penalties issued by police.

The following are existing penalties:

- £50 fixed penalty notice or fine up to £200 for smoking in a smoke free premises or vehicle.



Maternity Protection

If your agreement includes maternity, paternity and adoption protection, it will provide protection for the monthly gross salary sacrifice amount of the car over a select period. Only one claim can be made in the select period, subject to the maximum level of cover provided.

The protection will not apply if at the time you take delivery of your car you are pregnant, your partner is expecting a child or you are in the process of adopting a child. The date you take delivery of the car and the due date on the MAT B1 must be greater than 6 months.

To find out if your agreement includes maternity, paternity and adoption protection and for further information please contact customer services.



Early Termination Charges

We understand there may be times when you need to return your car early and if the reason is not included within the Early Termination Protection, there will be an Early Termination Charge.

The Early Termination Charge (including VAT) is calculated in the following way:

- The sum of monthly rentals left to pay on the scheme by your employer
- Less the finance rate discount applied for early termination
- Added to the original estimated value of the car at the end of the scheme
- Less the value of the car at the actual termination



Resigning & Redundancy

You will need to check your Scheme Policy to understand what protection is included, not all of the following may be applicable.

Resignation Protection

If you resign after the set exclusion period following delivery of your car (check Scheme Policy for details), you'll be protected for any Early Termination Charge that would normally be incurred as a result of leaving the scheme early. This is providing that we receive the following documentation within one month of the car's return date:

- Employee's resignation letter
- Employer acceptance letter
- Signed early termination paperwork

Upon the tender of your resignation you'll need to contact us and give the following information:

- Date resignation tendered
- Date of leaving your employer's employment
- Reason for leaving i.e. resignation, dismissal, redundancy etc
- The car's current mileage

Upon receiving this information we will prepare the required paperwork for your employer to sign. Once your employer has signed the required documents, the customer services team will contact you to arrange collection. This will be Monday to Friday between 8am and 6pm. Unfortunately, it's not possible to provide a collection time. It's important you are present at the time of collection and return items such as spare keys, service records, safety kitbag etc. with the car.

It's important that the car is returned to Tusker before your last day at work. If we do not receive collection details by this time then we may need to take legal action to recover the car from you and you will be liable for any costs incurred.

You may be liable for an excess mileage charge if the miles driven to the date of termination exceed the mileage allowance calculated from the annual mileage of the agreement.



Renewing your Car

You have a number of choices at the end of the agreement: you can choose to re-enter the scheme, just return the car or you can buy it from us.

We'll always get in touch with you 6 months before the end of the agreement to remind you of the end date and your options. If you're planning to return the car, you'll need to check that it's free from damage and where applicable, your application to remove your personal plates has been made. A copy of the BVRLA's Fair Wear and Tear guide (the damage guidelines we work to), is available from our customer services team and on the online driver site.

Any damage in excess of the BVRLA criteria will be recharged to you if it hasn't been fixed before the car is returned. Please make sure that all keys, remote devices, alarm/immobiliser codes and the service book (if applicable) are returned. Failure to provide these items can result in a charge. You will be charged for missing items to reflect our estimate of any resale loss suffered.

If you'd like to purchase your car, we'll be happy to provide you with a 'price to purchase' but only in the last 2 months of the agreement (unless the agreement is being terminated early). For us to calculate this price, we'll need to know the car's mileage at that time. To discuss your renewal options, please contact our Employee Engagement Team on **0333 400 7431**.

Any damage in excess of the BVRLA criteria will be recharged to you if it hasn't been fixed before the car is returned. Please make sure that all keys, remote devices, alarm/immobiliser codes and the service book (if applicable) are returned. Failure to provide these items can result in a charge. You will be charged for missing items to reflect our estimate of any resale loss suffered.

Tusker won't be able to pay the Early Termination Charge if at the commencement date, the employer or the employee were aware that they were going to resign or if the notification date of the resignation occurs within the exclusion period.

Redundancy Protection

If you're made redundant after the set exclusion period following delivery of your car (check your Scheme Policy for details), you'll be protected for any Early Termination Charge that would normally be incurred as a result of leaving the scheme early. This is providing that we receive the following documentation within one month of the car's return date:

- Copy of employee's letter of notice of redundancy
- Signed early termination paperwork

Tusker won't be able to pay the Early Termination Charge if the following occurs:

- At the delivery date, the employer or the employee was aware of the redundancy
- The notification date of the redundancy occurs within the exclusion period
- An employer changes the terms and condition of employment which means that an employee needs to reapply for their position

To inform us of a redundancy, please follow the instruction in the Resignation Protection section. Please remember that once you leave the company, you will no longer be insured to drive the car.

For more information relating to terminating, please review the Scheme Policy and Frequently Asked Questions.



Monthly Salary Reductions

Each month, your agreed level of salary sacrifice will reduce your gross salary and we recommend that you check your payslip each month to ensure your salary sacrifice amount is correct. You will enjoy Income Tax and National Insurance exemption on the salary amount being sacrificed.

As a reminder, it's always the driver's responsibility to pay for maintenance/repair work that is not included in the scheme.

For fines, administration fees and other costs not included in the scheme, Tusker will invoice your employer so they can deduct the total cost of the invoice from your salary.



Mileage Monitoring

We recommend regularly updating your mileage on your online driver homepage. This will allow us to check the agreed mileage is in line with the car's actual mileage.

Excess Mileage

When you chose your car, you had the opportunity to choose the annual mileage. If you wish to change this mileage figure during the agreement to more accurately reflect the actual mileage, we can accommodate this after the first 12 months of the agreement and as long as there are no National Minimum Wage implications for your employer.

If you return your car with more than the agreed mileage, you'll be charged an excess mileage cost 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 mileage, please email the current mileage of the car and your expected monthly mileage to our customer services team. We will provide you with a quotation to rewrite the agreement.

Recalculating the annual mileage in the agreement is the most efficient way of managing your mileage. This allows you to cover increases in annual mileage in the most cost effective (tax efficient) way, and it avoids excess mileage charges being billed at the end of the agreement.



Opening Hours

Our offices and customer services are open between 8am and 6pm, Monday to Friday.

customerservices@ss4c.com

Driverline: 0333 400 2020

Outside these opening hours, our emergency driver services facility is available 24 hours a day, 7 days a week. The Driverline switches to this service when it is out of hours.

