



octopus  
electric vehicles

EV SALARY SACRIFICE SCHEME

# Driver Handbook





## Terms and Conditions

By signing this document, I acknowledge that I've read, understood and agree to be bound by the Driver Agreement, and everything covered in this Driver Handbook:

1. Participation in the scheme may change my tax code and may impact other tax or salary sacrifice benefits (e.g. cycle to work scheme, childcare vouchers, or additional employer pension contributions) which haven't been taken into consideration for the purpose of my Driver Agreement quote.
2. My employment contract is varied, for the duration of the term specified in the Driver Agreement, and we agree that this constitutes a statement of a change to my employment contract for that term in accordance with section 4 of the Employment Rights Act 1996.
3. I agree that my salary sacrifice will continue in the event of the car being written off until the insurance has been settled and that if the car is damaged (but isn't deemed a write-off by the insurer) then my salary sacrifice will continue in respect of the car during the period of reinstatement and repair.
4. I will be solely responsible for ensuring the safe-keeping, supervision and custody of the car until the car is returned to, or repossessed by, Octopus Electric Vehicles Ltd, the car funder, and I will keep the car in my possession and control except where the car is being serviced, maintained, repaired or MOT tested.
5. I'll be responsible for certain costs and charges, as detailed in this Driver Handbook, which won't be covered by the monthly salary sacrifice. These costs and charges may be deducted from my salary through payroll, or at point of the vehicle repair and its collection.
6. I won't sell nor offer for sale, assign, mortgage, charge, pledge, sub-hire, underwrite, lend or otherwise deal with the car or part of the car or with any interest in the car or in this agreement and I will not allow any lien, encumbrance or other Security Interest whatsoever over the car to subsist whether in respect of repairs or otherwise and I will keep the car free from distress, execution, diligence or other legal process.
7. I won't use the car for hire, racing, pace making or competing in any motor sport and only use the car for the purposes expressly authorised in the insurance policy applicable to the car, nor to do or suffer to be done anything which may make void or voidable any such policy.
8. If there's any change in applicable law or change in tax rates that increases the costs of hiring the car made available to me then I acknowledge that you (my employer) will be entitled to increase the monthly salary sacrifice by an equivalent sum.

**Employer name:**            **{text:signer1:Company+Name}**

**Driver signature:**       **{signature:signer1:Sign+Here}**

**Driver name:**            **{text:signer1:Your+Name}**

**Date:**                      **{date:signer1:Date+Here}**



# 1 Welcome to EV salary sacrifice

## 1.1 Intro to your EV salary sacrifice scheme

The Octopus EV Salary Sacrifice Scheme (the "Scheme") is your Employer's ("our" "we" "us") electric vehicle salary sacrifice scheme – a valuable benefit enabling you to get a zero-emission car in return for sacrificing an amount from your salary. To offer you an all-in-one, easy to manage and affordable electric vehicle ("EV") package we have partnered with Octopus Electric Vehicles ("Octopus EV"), who are helping people transition to cleaner, fairer transport, an environmental goal that we believe in, which is why we've made this new Scheme available to you.

This Driver Handbook explains how the Scheme works, and what the full range of benefits included in your EV package are. Cars taken via the Scheme are treated as company cars, and eligibility to participate in the Scheme is at our discretion. Failure to comply with this handbook may result in either the removal of your car or ineligibility to continue to participate in this Scheme, or both.

If you have any questions about the Scheme or about any quotation that you've received, please contact Octopus EV on:

[customerservice@octopusev.com](mailto:customerservice@octopusev.com) or **0203 389 5959**  
(Monday to Friday 9am to 5pm excluding bank holidays)

### **Driver Line: 0203 3222 601**

For accident management & breakdown and recovery (24/7/365) and for repairs, servicing, tyres, glass & MOTs (Monday to Friday 9am to 5.30pm excluding bank holidays).

## 1.2 What is a salary sacrifice scheme?

Salary sacrifice is an arrangement under which you agree to give up (sacrifice) some of your gross salary (your salary before Income Tax and National Insurance Contributions ("NIC") have been deducted) in exchange for a non-cash benefit, such as a company car, provided by your Employer. Other examples of salary sacrifice schemes are the cycle to work scheme and childcare vouchers.

## 1.3 How does the EV salary sacrifice car scheme work?

The scheme is a specialist EV salary sacrifice scheme, so you sacrifice part of your gross salary and in exchange, you'll get an electric company car. The car will be leased to us for a fixed period with a pre-agreed mileage limit.

If you wish to take part in the scheme you'll need to enter into a formal "salary sacrifice" agreement. The Driver Agreement along with this Driver Handbook will form your agreement with us.

## 1.4 What's included with EV salary sacrifice?

- An EV on the term that you choose
- A choice between:



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- A [free home EV charger](#), installed by Octopus Energy Services plus 4,000 miles of free charge if you switch to Intelligent Octopus
- OR 4,000 free miles of charge on the public network via [Electroverse](#) ([see T&Cs of charging offers here](#))
- No deposit required
- No personal credit checks
- Fully comprehensive insurance, [subject to eligibility](#)
- Routine maintenance, servicing and repairs costs
- Up to 4 replacement tyres every 20,000 miles due to wear and tear, as well as punctures and accidental damage (such as curbing), in line with the [BVRLA Fair Wear and Tear Guidelines](#).
- Accident management
- Breakdown assistance and recovery
- Early return protection in certain circumstances - as per clause 2.3
- Vehicle Excise Duty (VED, aka road tax)
- MOT where relevant

Your salary sacrifice doesn't cover the following costs, which you'll need to pay:

- Any mileage driven in excess of the limit in your agreement
- Unrepaired damage to the car when it's returned
- Parking fines, congestion charges and other fixed penalties
- Unreasonable wear and tear
- Driver abuse
- Insurance or windscreen excesses
- Repairs not covered by the maintenance service included with the scheme
- Charging costs

This Driver Handbook provides your responsibilities in relation to your car. Failing to meet your responsibilities could result in additional costs that will be deducted from your salary in addition to your regular sacrifice. These could be significant and will be solely your responsibility, so it's important that you understand and follow the Terms and Conditions of the Scheme to ensure that this Scheme is right for you.

The free miles offers outlined above are subject to change if energy prices change on Intelligent Octopus, Octopus Go, or across the Electroverse network.

### 1.5 How much can I save?

Your precise savings will depend upon your personal tax circumstances and the make and model of the car you choose.

Whilst you won't pay Income Tax or National Insurance on the salary you sacrifice, you will have to pay Benefit in Kind ("BiK") tax on the car as a company car, but because it is a zero-emission car the BiK tax you pay will be much less than the income tax and NIC savings on the sacrifice. This should give you a substantial saving compared to the cost of leasing an EV yourself.

Check [our website](#) for information on zero emission cars and examples of the potential savings available to you by participating in the scheme, which on average are between 30% to 40%, but could be as high as 60%.



## 1.6 How many cars am I allowed on the Scheme?

You can have one car on this Scheme. If you already have an allocated company car, this won't count as part of your entitlement under the Scheme.

## 1.7 What am I committing to with EV salary sacrifice?

In order to benefit from the Income Tax and NIC benefits of the Scheme, HMRC requires that the salary sacrifice must be a formal change to your employment terms rather than an informal arrangement that you can simply amend at your discretion. For this reason, we usually require employees to take part in the Scheme for at least 2 years. By signing this document you acknowledge that your net monthly sacrifice may change during the term of your agreement as a result of changes, including but not limited to, Income Tax, National Insurance, VAT, or Benefit in Kind tax, as well as changes to your taxable salary or the P11D value of the car you have selected.

Getting a car through a salary sacrifice scheme is a long-term financial commitment you should consider thoroughly before going ahead. This Driver Handbook will help you understand the things you should consider based on your own circumstances so please take the time to read it all before committing.

If you have any questions or require any further information please speak to your designated Octopus EV account manager or our HR/Payroll teams. Tel: (01970) 628555 Email: [hr@aber.ac.uk](mailto:hr@aber.ac.uk)



## 2 Eligibility

### 2.1 Employee eligibility

Eligibility to join our EV Salary Sacrifice Scheme is at our sole discretion.

To be eligible to participate you must:

- Be an employee paid via PAYE
- Be on an ongoing contract or fixed term contract which covers the length of the agreement
- Be able to afford the salary sacrifice. Meaning that your revised salary, after taking into account all your salary sacrifice(s), exceeds the Real Living Wage and the Lower Earnings Limit for NIC purposes.
- Not be planning on retiring or resigning during the term of the agreement

As your vehicle includes insurance as part of the Scheme, you'll also need to meet the insurance eligibility as outlined in the Driver Declaration section of your Driver Agreement.

If you have any queries about the insurance cover you can contact the Scheme's broker, Lloyd Latchford Group, directly at 01844 276 498 or [salariesacrifice@lloydatchford.co.uk](mailto:salariesacrifice@lloydatchford.co.uk).

You can join the Scheme at any point during the year. Your salary sacrifice will start from the payroll run in the month after the car is delivered and will ordinarily continue for the duration of the agreed period for which you have the car. You're responsible for notifying our payroll and HR representatives of any changes to circumstances which might affect your eligibility pre-delivery and ongoing eligibility thereafter.

### 2.2 What happens if I change my mind or leave employment before my car is delivered?

If you change your mind or leave employment, you can cancel your car order free of charge up until your delivery date is confirmed. At this point, there's a cancellation fee of £250. Porsche Taycans are excluded from this policy.

If you need to pay a cancellation fee, we will deduct it from your net pay in the month following the cancellation. Delivery time frames vary considerably and are specific to each car make and model.

### 2.3 What if I want to leave the Scheme after the car is delivered?

The lease of your car to us is a contractual commitment for a set number of years (the "Term") and starts when your car is delivered. If you want to return your car and end your agreement early ("Early Termination") you can do so, but you may have to pay a charge, which works out as 50% of the remaining rentals. You'll also be liable for any charges as detailed in section 5.16.

This amount will be charged to us, and we'll deduct this from your salary, potentially over multiple months, depending on the amount. If you've left employment, you're still liable for these charges and we'll agree on an appropriate collection method with you.

To be eligible for Early Termination cover you must have had your car 3 months, unless otherwise agreed between us and Octopus Electric Vehicles.



We recognise that circumstances change and you may not be asked to pay a charge (at our absolute discretion) on Early Termination for the following reasons:

- Resignation
- Redundancy, including voluntary redundancy
- Extended Parental Leave, except for any statutorily entitled pay. See more on this below
- Unpaid Long Term Sickness Leave, lasting 4 weeks or more, except for any statutorily entitled pay. See more on this below
- Accidental death that was not the result of self-inflicted injury, alcohol, solvent or drug abuse
- Loss of driving licence on medical grounds, for 6 months or more
- Dismissal

### **Extended Parental Leave**

You may keep the car during your parental leave; the salary sacrifice will continue whilst your salary is above the agreed sacrifice. If your pay moves to Statutory Pay or if your regular sacrifice would take your net pay below the Real Living Wage or Lower Earnings Limit thresholds during this time. You may be entitled to return the car without penalty as per the above Early Termination circumstances, or simply keep the car free of charge for a maximum of 12 months from the start of your leave. If the Term expires during a period of parental leave, you should return the car.

### **Unpaid Long Term Sickness Leave**

You may keep the car during the period of Long Term Sickness Leave; the salary sacrifice will continue whilst your salary is above the agreed sacrifice. If your pay moves to Statutory Pay or if your regular sacrifice would take your net pay below the Real Living Wage or Lower Earnings Limit thresholds during this period you may be entitled to return the car without penalty as per the above Early Termination circumstances, or simply keep the car free of charge for a maximum of 3 months from the start of your leave. If the Term expires during a period of Long Term Sickness Leave, you should return the car.

### ***For any other reason, such as a career break:***

- Early Termination charges will apply if you leave the scheme
- Or you can continue to use your car and salary sacrifice running. If this isn't possible because you're unpaid, receive only Statutory payments or fall below the Real Living Wage, you must make arrangements to reimburse your employer directly (e.g. cheque, Direct Debit, standing order) so you may continue to use your car. This reimbursement will be the same amount of salary that was previously sacrificed, but you won't benefit from the reductions in Income Tax and National Insurance.

## **2.4 What happens if changes in legislation mean that salary sacrifice schemes are no longer cost effective?**

HMRC has not indicated that it's considering a change to legislation which would affect salary sacrifice arrangements for zero emission cars. However, if that should happen at some point in the future, agreements made before legislation is changed are usually 'grandfathered', meaning existing salary sacrifice arrangements should not be affected by the new legislation.

As the government has also published the rates of tax (Benefit in Kind), announced in the Autumn Statement on 17 November 2022, to be applied to company cars up to 5 April 2028, this indicates that the Income Tax, National Insurance and VAT advantages available via salary sacrifice will continue for some years.



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If a change in the law means it's no longer advantageous to operate the Scheme, we might withdraw the Scheme. In this case no new cars will be delivered after the date of withdrawal, but we'll honour existing agreements.

## 2.5 **Will I receive formal advice about joining the Scheme?**

Neither we nor Octopus EV can offer you financial advice. You should seek independent financial advice if you're unsure about the financial consequences of joining the Scheme.





## 3 Impact of salary sacrifice on your salary and benefits

### 3.1 Changes to your salary

If you decide to join the Scheme you'll sacrifice some of your gross salary in return for an electric company car with the full EV package as detailed in section 1.4 of this Driver Handbook..

Octopus EV will confirm the amount of the gross salary sacrifice and set out the indicative Income Tax and National Insurance savings you could make based on your current salary - you'll find the details in your Driver Agreement.

### 3.2 Why do I need to agree to a reduction in pay to participate in the Scheme?

To save Income Tax and National Insurance on the salary you sacrifice, you must contractually agree to a reduction to your gross salary. A formal salary sacrifice arrangement ensures you're able to save Income Tax and National Insurance whilst meeting HMRC requirements.

### 3.3 How will my tax change?

You won't pay Income Tax or National Insurance on the gross salary that you sacrifice. You can find the rate at which you pay Income Tax and make National Insurance Contributions on the government website. Click here for [Income Tax](#) and here for [National Insurance](#).

A company car is a taxable benefit so you'll need to pay Benefit in Kind ("BiK") tax, also known as company car tax.

The good news is that BiK tax rates for EVs remain low at 2% in the tax year 2022-23 and remain there until 2024/25. As announced in the Autumn Statement on 17 November 2022, BiK will increase by 1% in each subsequent tax year until 2028. You'll see how much BiK tax you'll pay in your Driver Agreement.

You'll pay BiK tax for your company car via a change to your tax code or an increase to your taxable pay. You can speed up the process by amending your own tax code via [HMRC's website here](#).

### 3.4 What happens if the tax on company cars increases?

The government has already announced the rates of tax to be applied to company cars up to 5 April 2028, but if changes were to be announced by the government, we reserve the right to change your salary sacrifice accordingly.

### 3.5 Will it affect any other payments my employer makes to me?

Please speak to our HR/Payroll team to find out more about the potential impact on any other benefits or salary-related earnings that you get. Tel: (01970) 628555 Email: [hr@aber.ac.uk](mailto:hr@aber.ac.uk)



### 3.6 What if I need a reference for a mortgage or a loan?

Many lenders are familiar with the concept of salary sacrifice and run similar schemes for their own employees. When responding to any lender's request for a reference, we can confirm the amount of your Reference Salary.

### 3.7 Will maternity, paternity or adoption pay be affected?

Your entitlement to Statutory Maternity Pay ("SMP"), Statutory Paternity Pay ("SPP"), or Statutory Adoption Pay ("SAP") may be affected as a result of your participation in the Scheme if your average gross weekly earnings fall below the weekly earnings threshold.

For more on your entitlement to parental leave and parental pay, [visit the government website here](#). You can also contact our HR/Payroll team to discuss the impact that salary sacrifice may have.

### 3.8 Will any other state benefits be affected?

Your future entitlement to contribution-based benefits, such as the 'new style' Employment and Support Allowance and Jobseeker's Allowance, may be reduced if your gross salary falls below the Lower Earnings Limit ("LEL"). This is why a condition of participation in the Scheme is that any salary sacrifice would not reduce your Revised Salary below this threshold.

### 3.9 What's the impact on Child Benefit?

A tax charge is applied to those whose annual income exceeds £50,000 and who receive Child Benefit, or whose partner receives Child Benefit.

For most employees there will be no impact on Child Benefit, but if you earn over £50,000 participation in the Scheme may reduce or even eradicate this tax charge because HMRC will consider your Revised Salary, not your Reference Salary in their calculations.

### 3.10 Will the amount of tax credits I receive change?

Your entitlement to tax credits may be affected by your participation in the Scheme. HMRC should take your Revised Salary into account when calculating your tax credits but will also take into account the value of the BiK you have paid on your company car.

Given the low rate of BiK tax announced in 2022 for zero emission cars up to April 2025, if you choose to participate in the Scheme your income for calculating tax credits should reduce, so, your entitlement to tax credits may increase.

If you currently receive tax credits and your annual income changes by £2,500 or more by joining the Scheme, it is recommended that you report the reduction of your income to HMRC as this may trigger a change to Universal Credit. Find out more on the [government website here](#).

### 3.11 Will there be an impact on my entitlement to Universal Credit?

Your Universal Credit is affected by your salary after deductions such as Income Tax, National Insurance Contributions and pension contributions. If you're entitled to Universal Credit and take part in the



Scheme, your net salary should reduce, so, your entitlement to Universal Credit may increase. Find out more on the [government website here](#).

### 3.12 Will my student loan repayments be affected?

Loan repayments to the Student Loan Company are calculated by reference to gross earnings subject to Class 1 NIC, once earnings reach the annual repayments income threshold.

As your gross salary subject to Class 1 NIC should reduce your repayments to the Student Loans Company should also reduce as a result of participating in the Scheme.

### 3.13 Will my State Pension be affected?

Your State Pension may be slightly affected by taking part in the Scheme.

Your entitlement to the new State Pension is based upon your payment of Class 1 NIC, which you'll pay as long as your gross pay exceeds the annual Primary Earnings Threshold, which is currently £9,500. Provided your gross pay is above this level, participating in the Scheme should have no effect on your entitlement to the State Pension.



## 4 Your car and plan

### 4.1 Cars available on the Scheme

The EV Salary Sacrifice Scheme only offers Battery Electric Vehicles (“BEV”) that are available in the UK. There are many amazing BEVs to choose from, and the list is constantly growing with manufacturers releasing more models every year. Speak with one of Octopus EV’s specialists to receive impartial advice so that you can select the perfect car for you with all the right gadgets and features to suit your needs.

As your car comes with insurance, there may be restrictions on which car you can choose, based on your age group.

### 4.2 Contract options

Our most common terms are 24, 36 or 48 month agreements and annual mileage between 5,000 and 30,000 miles. When thinking about the right mileage to choose, please include both personal and business driving. You can change your term length or annual mileage from 6 months after your car has been delivered, and a maximum of once in any 12-month period. This will impact the amount you pay.

### 4.3 Excess Mileage

You can choose your expected annual mileage when you order your car. You’ll need to give as accurate an estimate as possible, because at the end of the agreement, when you return the car, an excess mileage charge will apply if you’ve gone over the agreed mileage. You can find the details of the excess charges in your Driver Agreement.

Octopus EV will check in regularly to review your mileage and if it looks like you’ll exceed your contract limit, they’ll suggest amending it. Pricing would be at the current rates rather than the rates at which you contracted initially.

Any excess mileage charges will be taken from net pay so you won’t receive tax savings. It’s worth being realistic on your quote so the cost of the mileage is included in your monthly salary sacrifice.

### 4.4 Personalised Number Plates

If you’d like personalised number plates on your car, let Octopus EV know as soon as possible after ordering your car. You’ll need to cover the costs of having them fitted, removed and any admin charges.

Make sure your personalised plates are removed in good time before you return the car. Please contact Octopus EV 6 weeks before the end of your agreement to start the process, as if you forget to remove them or don’t complete the transfer in time, you may lose ownership of the private plates.

### 4.5 Other vehicle adaptations?

If you’d like to arrange any further adaptations to your car such as devices to make driving or travelling easier and more comfortable with a disability, please speak to our scheme manager before placing your order with Octopus EV and we can agree the best way for your requirements to be accommodated. You’ll need to cover the costs of having them fitted, removed and any admin charges.



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Please speak to our HR/Payroll team to find out more. Tel: (01970) 628555 Email: [hr@aber.ac.uk](mailto:hr@aber.ac.uk)



## Ordering your car

### Here's a quick summary of what happens before you get your car.

1. Review your Driver Agreement and Driver Handbook together before deciding whether to go ahead, and let Octopus EV know if you have any questions
2. Once you're happy with the details, sign your Driver Agreement and this Driver Handbook via signable
3. We will then review the order and confirm that you meet the eligibility criteria, including checking that by taking a salary sacrifice car, your salary won't fall below the Real Living Wage or Lower Earnings Limit
4. We will approve your order
5. Octopus EV will place the order with their preferred dealership and you'll get an email from them confirming when it's done
6. Octopus EV's Operations team will contact you directly to confirm the specification of your car, including make, model, trim, colour and option extras. This should happen within 3 business days of Octopus EV placing the order.

## Delivery

1. Octopus EV will keep you updated on the estimated delivery of the car. Timings will differ based on the model you've chosen, and the amount of customisation you've gone for, or whether you've chosen a 'secured supply' car from Octopus EV. Octopus EV will give you an estimate of the lead time when the dealership finalises your order and will send you a link to your car order tracker to keep an eye on delivery timings.
2. When your car's on its way into stock, you'll hear from Octopus EV or the dealership to arrange delivery or collection of your vehicle at a convenient time for you
3. Prior to delivery, Octopus EV will perform licence and insurance checks to make sure you're still eligible for the scheme
4. When your delivery day arrives, the person delivering it will talk you through the main functions, feel free to ask them any questions you have while you're with them. And if anything comes up afterwards, just give Octopus EV a call.
5. You'll need to confirm, via a signature, that you're happy with the condition of the car as delivered. It's really important to take a look around the car both inside and out to make sure the car you have is the spec that you ordered and that there are no visible defects. It's your responsibility to highlight any concerns at this time. If you do spot anything you're unsure about, call Octopus EV to sort it.
6. Read through the vehicle handbook, produced by the manufacturer, to familiarise yourself with your new car
7. Save the Driver Line and customer service numbers on page 3 of this Handbook, in case you need help in the future
8. All that's left is for you to enjoy your EV. Welcome to the electric revolution!



### Renewal:

Once your car reaches the last 6 months of the contract term, Octopus EV will contact you to talk about ordering a new car on the Scheme and to organise the return of your current car.

## 5 Living the electric dream

### 5.1 Driving Licence Checks

Octopus EV will ask for your permission and assistance in completing a driving licence check for you and any additional drivers in advance of receiving your car and then on an annual basis to help us comply with our duty of care.

If there's any change to the licence status of any drivers, Octopus EV will review their eligibility to continue driving the car. In the event of a suspension or ban from driving, insurance cover would become invalid and it would be illegal for that driver to continue driving the car. It's your responsibility to notify us and Octopus EV immediately of any such change.

Early Termination charges will apply if you choose to terminate the agreement because of a change to your licence. Or you can continue to pay your monthly salary sacrifice until you're able to drive again, assuming your insurance cover is still valid.

### 5.2 Vehicle Excise Duty (road tax) & MOT

Octopus EV will always make sure your Vehicle Excise Duty (VED, aka road tax) is paid and up to date, so you don't need to worry about this.

You will need to get the car's MOT when it's due. Octopus EV will get in touch 3 months before the MOT due date to remind you to book an appointment via the Driver Line.

Failure to complete your MOT will mean it's illegal to drive the car and the insurance will be invalid. If this isn't completed in time, Octopus EV would also not be able to renew the Vehicle Excise Duty.

### 5.3 Insurance

You will be added to our fleet insurance policy and be bound by the terms of that policy which [you can find here](#).

You can find eligibility criteria, policy excesses and a [summary of what's covered here](#).

All the information in the Driver Agreement for a car under this scheme must be complete and correct as far as you know. You're responsible for making sure that information relating to all named additional drivers requested to be covered by the policy is complete and correct. A spouse or partner living at the same household may also use the vehicle for business use, subject to the insurer approving that business. This will be assessed before the car's delivered, when the Scheme's insurance broker reaches out to confirm your details.



If it's discovered that you (or someone acting for you) deliberately gave incomplete or false information in the insurance application, all cover under the policy will end and you will be responsible for any costs incurred as a result. It's also your responsibility to tell us and Octopus EV of any changes to circumstances which might affect insurance during your agreement. **You're not insured under this policy to drive any other car.**

In the event of an insurance claim, you're responsible for paying any excess charges. This cost will be passed on to you in the form of a service charge, collected by the repairer on completion of the repair. Basic excesses are:

- Accidental Damage excess £250.
- Fire, Theft and Malicious damage excess £250.
- Replacement windscreen excess £75.00. No excess if no replacement is necessary.
- An additional excess of £200 applies to drivers aged 21 to 24 for accidental damage.
- An additional excess of £300 applies to drivers aged 17 to 20 for accidental damage.

### **No Claims**

Your no claim bonus won't accrue whilst benefiting from the insured salary sacrifice car. If you decide to leave the Scheme, the Scheme's insurance brokers will be able to provide you with a letter confirming your accident history during your term. Many insurers will accept this when considering No Claims continuity, subject to the detail of the history.

### **Insurance Contact Details**

If you have any queries about your insurance cover, need to notify or report any changes, or need to add an additional driver during the term of your agreement, you can contact the Scheme's broker Lloyd Latchford Group directly at 01844 276 498 or [salariesacrifice@lloydlatchford.co.uk](mailto:salariesacrifice@lloydlatchford.co.uk).

## **5.4 Servicing & Maintenance**

Call the Driver Line to book your car in for a service or for maintenance. Make sure that you have your car registration ready, along with your car's current mileage and 3 preferred dates to make your booking.

You should get the car serviced in line with the manufacturer's schedule as detailed in the car handbook, which will be shown in service warning lights in the car. It's important to follow this process, as failing to do so could affect the condition of your car and could also result in a penalty charge at the end of the contract?

Octopus EV's service booking partner will arrange your service, maintenance or repair request with one of their preferred partners, which will enable them to track the work and assist to make sure you're back on the road as quickly as possible. Please make sure you follow this process and never book work directly with a garage, as you will be liable for these costs.

Depending on availability, the garage may be able to arrange for your car to be collected and delivered back to you. You'll need to request this when you call to make your booking. You may also make a request for a courtesy car, though this is dependent on availability.

It's your responsibility to check car fluid levels and top them up regularly. The costs to top up these fluids aren't included within the maintenance budget of the car.





## 5.5 Glass Repair & Replacement

Arrange any glass repair and replacement via the Driver Line, where Octopus EV's service partner will help get you booked in. Please report any chips as soon as possible for repair so they don't worsen over time. For smaller repairs, Octopus EV's service partner should be able to arrange for a mobile repair unit to be sent to you for convenience.

## 5.6 Repairs Not Covered

Some repairs are not covered by the maintenance agreement, such as:

- Damaged alloys
- Fluid top ups
- Missing trim & items
- Locking your keys inside the car or losing them
- Running out of charge
- Abusing the car
- Accidental damages not covered by the insurance policy

If repairs are required due to any of the above, you'll have to pay for the cost of repair or replacement.

## 5.7 Tyres

It's important to make sure your car tyres are always in good condition, for the safety of you and other road users. Check your tyres on a weekly basis to make sure you keep them in the best condition. Tyres can be changed when they have a tread of 2mm or less (the legal limit is 1.6mm).

If your tyres need changing due to wear and tear, punctures or accidental damage (such as curbing), replacements are covered on the Scheme (up to 4 tyres every 20,000 miles). Contact the Driver Line to book this in. Octopus EV's tyre partner will schedule your car in with the nearest supplier, or alternatively arrange for a mobile unit to come out to your car.

If you need a spare wheel to be fitted due to a puncture, please select the breakdown option when you contact the Driver Line and Octopus EV's roadside assistance partner will organise this for you. Your car may be fitted with run flat tyres or may be without a spare wheel and a repair spray provided. For use of these items, check the manufacturer's handbook.

Upon return of the car at the end of the contract, Octopus EV will calculate the tyre budget. Any additional tyres claimed beyond the standard 4 up to 20,000 miles would be recharged at this point.

## 5.8 Looking After Your Car

To keep maintenance issues to a minimum, there are some regular safety checks you need to do on your car. Find out more in the manufacturer's handbook, but weekly checks should include:

- Tyre inflation levels, visible damage & tread depth (2mm)
- All lights are in full working order
- Fluid levels, including washer bottle
- Number plate cleanliness



## 5.9 Accidents & Damages

In the event of an accident, stop the car straight away and get all passengers to a safe place. Notify the emergency services of any injuries that require emergency medical attention and ask for police assistance where necessary. Describe the situation as fully as possible when required. Please make sure the car is secured (where possible) and that the hazard lights are on. As soon as you're able, please call the Driver Line to report your accident and arrange assistance as detailed below.

You will need to ensure any damage to your car is reported as soon as possible (ideally within 24 hours), as unreported damage could result in a charge to you at the end of the contract Term. To report an accident or any accident damage, please contact the Driver Line. Octopus EV's accident management partner will take all the details of the incident and damage over the phone, actively manage the organisation of the repair and insurance claim along with arranging a replacement car, if needed. Where this is a fault claim, a replacement car may not be included.

If you're involved in an incident, where possible, please follow these instructions:

- Under no circumstances admit liability or blame at the scene
- Record the car registrations, along with the make and model details of all vehicles involved
- Record the names and addresses and insurer's names and addresses of the parties involved
- Record the names and addresses of any witnesses to the incident
- If you're asked to provide your information, please only provide, your name, address, car registration, insurer name and address and policy number
- Call the police to the scene if you or any other party has been injured, the damaged cars are causing a road hazard or if traffic signs or road markings have been damaged

## 5.10 Breakdown Cover

In case of a breakdown, your safety and that of your passengers' is the most important thing. Get everyone to a safe space; if possible move the car out of the way of traffic to avoid causing any obstructions, but avoid taking any risks to do this, put the hazard lights on and make sure the car is secure.

Your car includes breakdown cover, so contact the Driver Line to arrange recovery with Octopus EV's breakdown recovery partner. This covers roadside assistance, so a repair will be made for you at the roadside if possible, if not you will be taken to a location of your choice and the car will be taken to an approved repairer.

If your car is held for repairs at one of Octopus EV's partner garages, Octopus EV will work with them as best they can to provide you with a courtesy vehicle. The vehicle provided may be a petrol or diesel vehicle, as its purpose is to keep you mobile. Where possible, the garage will provide a courtesy car for up to 2 days while the fault is diagnosed. The garage may then provide another courtesy vehicle depending on availability, while they complete repairs. Your salary sacrifice payments will continue while your car is off the road, and unfortunately neither we, Octopus EV nor Octopus EV's service partners, can cover fuel costs (where applicable).

This cover only applies to the UK. If you're travelling abroad with your car, you will need to source cover yourself.



## 5.11 Fines

As Octopus EV is the registered keeper of your car, all fines will be sent directly to Octopus EV in the first instance.

Some categories of fines will be paid by Octopus EV and then recharged to us (plus an administrative fee, where applicable) such as congestion charge fines, and this will be deducted from your net salary.

For all other categories, Octopus EV will transfer liability to you directly to pay the fine (for example, speeding offences). Octopus EV will send notifications of fines to you. You can contest any fines that you receive, but, you must contact the authority directly to do so. You may contact the Octopus EV customer service team to gain the details that you need, but the relevant authority will tell you their process for contesting fines. Many authorities have a very tight deadline for contesting a fine, therefore we advise that you act as quickly as possible.

## 5.12 Congestion Charge

If you're planning to travel through Central London, make sure you register your car to avoid unnecessary charges.

### The Congestion Charge (Transport for London)

- The Congestion Charge is a £15 daily charge from TfL if you drive within the Congestion Charge zone 07:00-22:00, every day, except Christmas Day
- As an EV driver you don't have to pay the congestion charge, but you do need to register to make sure you're exempt and pay any registration fees. You can do this on the [TfL website](#)
- You'll need your V5C from Octopus EV to be able to register your car's exemption. Call the Octopus EV customer service team to request this
- You can also check the area [covered by the congestion charge on the TfL website](#)

## 5.13 Travelling Abroad

Planning a road trip abroad? There are few things you'll need to do:

- Get a **VE103 travel document** - to prove you're allowed to use a hired or leased vehicle abroad - which you can get from Fleet Assist (see more on this below)
  - To get your VE103, call Octopus EV on 020 3322 2601 and press 1 for driverline, then 6 for Fleet Assist
  - It costs £20 and is valid for a year
  - Please give Fleet Assist 10 days' notice before you travel. They'll post the document to your home address. Without this document, you may not be allowed to cross borders
- **Breakdown cover** - The AA offer [European breakdown cover](#), or you can use another provider. Just make sure you have full breakdown cover for the specific country you're visiting
- **Insurance via the Scheme** - If you have insurance via the Scheme (from Lloyd Latchford) you can travel abroad for up to 60 days in any 365 day period within Europe. You're covered across the EU, Andorra, Iceland, Liechtenstein, Norway, Serbia and Switzerland
- **Your own insurance** - If you've organised your own car insurance, you'll need to make sure you're covered abroad
  - Please email Octopus EV proof of your insurance and full breakdown cover along with your travel dates at least 10 days before you travel to [customerservice@octopusev.com](mailto:customerservice@octopusev.com)



#### 5.14 Your Driving Conduct

You can't smoke in your company car. If it's found when you return the car that smoke has affected the condition of you may be charged to resolve this. According to the 2006 Health Act it's illegal to smoke in a car where there is a passenger under the age of 18.

- It's also prohibited under the Scheme, and also illegal, to drive under the influence of alcohol or drugs.
- It's also illegal to use your phone whilst driving unless you have hands free access.
- Engaging in any of the behaviour above could affect your employment and may result in disciplinary action by your employer Termination of the vehicle agreement under any of these would incur Early Termination fees, which could be significant, which we will recharge to you.

#### 5.15 Car Collection

At the end of your agreement, or if you're ending the agreement early, please contact Octopus EV and they'll arrange for an agent to inspect and collect the car with 30 days' notice.

If you're at the end of your agreement and you're due to get a replacement car, Octopus EV will try to match the delivery of the new car with the collection of the old car.

#### 5.16 End of Contract Damage Costs

You won't be charged for minor wear and tear to the car during the contract term, in line with the [BVRLA Fair Wear and Tear Guidelines](#).

You'll have to cover charges if you return your car at the end of the agreement with an unreasonable level of wear and tear or with items missing. The main causes of unreasonable wear and tear are:

- Lack of regular checks by you leading to faults and damage being undetected and unrepaired
- Not adhering to the car manufacturer's recommended maintenance and servicing schedule
- You not taking responsibility for the day-to-day care and maintenance of the car leading to general neglect
- Poor quality of body repairs (you should always use an Octopus EV approved repairer)
- Missing stamps on service books/missing service books
- Missing spare key/navigation system disc

Each contract has a £500 damage waiver which covers repairs up to that sum (excluding VAT). If repairs cost over £500, you'll be liable to pay the full amount (i.e. if the cost is £600, you'll need to pay £600, not £100). These end of contract damages will then be recharged to you and deducted from your net salary. In order to minimise these costs, please make sure you undertake any necessary repairs before returning the vehicle.