UNIVERSITY OF CAMBRIDGE EV SALARY SACRIFICE CAR SCHEME POLICY

Strictly Private & Confidential

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Version 1
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1 INTRODUCTION

The University of Cambridge EV salary sacrifice car scheme is a discretionary benefit which offers eligible employees the opportunity to have up to two new company cars (one for yourself, and/or one for your spouse/partner) via a salary sacrifice arrangement.

If you choose to join the scheme then you will need to agree to comply with the Terms and Conditions as detailed within this policy.

University of Cambridge reserves the right to change or cancel the provisions of this policy without notice from time to time and as the needs of the business dictate.

The scheme is managed by Zenith Vehicle Contracts Limited ('Zenith'). We have chosen Zenith on the basis of their expertise in providing this type of scheme to businesses across the UK. They will administer the provision of cars in accordance with this policy.

Please contact the University of Cambridge Account Management Team at Zenith on 0370 732 4342 or at EVSS@zenith.co.uk if you have any questions about the scheme.

In exceptional circumstances, where you are unhappy with the response received from Zenith, you can contact the University of Cambridge's Environmental Sustainability Team who manage the contract with Zenith. The email address is Travel@admin.cam.ac.uk

The vehicle will be owned by Zenith (or another financier for whom they act as agent) (“Owner”), and leased to University of Cambridge. University of Cambridge in turn supply it to you as a company car under the scheme, there is no contract between you and Zenith. If for any reason the Owner terminates our lease you will comply with the directions of, and if required return the vehicle to, the Owner.

Employees choosing to join the Scheme will need to agree to comply with the terms and conditions as detailed within this policy. Employees should note that the obligations outlined in this document apply to all drivers of both primary and secondary cars and the employee should ensure that all drivers are aware of these. Such obligations include, but are not limited to, compliance with law, compliance with insurance requirements, and appropriate treatment of the vehicle.

University of Cambridge EV salary sacrifice car scheme reserve the right to change or cancel the provisions of this policy without notice from time to time and as the needs of the University dictate.

1.1 Eligibility

The scheme is open to UK employees employed by University of Cambridge in the UK (excluding the Channel Islands) who:

- are on a permanent contract of employment; if you are considering a secondment and wish to sign up for the scheme, please contact Travel@admin.cam.ac.uk
- are not on an inbound international assignment to the UK;
- have been employed by University of Cambridge for 3 months and successfully completed their probation period;
- have sufficient salary from which to sacrifice the amount required for the chosen car taking into account other potential salary sacrifices for pension etc (note that you cannot sacrifice your salary to below the level of National Minimum Wage). Salary sacrifice amounts are based on your gross basic salary before any reductions. However, if you are on a NHS pension, this may have an impact on the amount you contribute as your salary sacrifice will lower your pensionable earnings. If you require any further information, please contact travel@admin.cam.ac.uk
• meet the insurance eligibility criteria which can be found in the Insurance section of this policy; and
• comply with the Terms and Conditions of this policy.

Please note there may be restrictions on eligibility and period of agreement if you are over the age of 65. Please contact Zenith at EVSS@zenith.co.uk

Please note that any fluctuations in your salary which result in a change in your tax bracket will also impact on the effective net cost. For this reason we show figures for all tax brackets when drivers request quotes on the website.

When joining the scheme, Zenith will request that the main driver of the vehicle complete a fair processing declaration which must be submitted in order for a driving licence check to be processed. If the main driver of the vehicle is your spouse/partner, then they must complete a fair processing declaration. You will find details relating to the licence checking process on the University of Cambridge website provided by Zenith.

The vehicle will not be delivered until a licence check has been carried out and Zenith confirms that you/the main driver and additional driver(s) are eligible to drive under the Terms and Conditions of the scheme insurance. Please be aware that should you/the main driver fail to complete a fair processing declaration, or the results of the driving licence check show that you/the main driver and additional driver(s) does not meet the scheme criteria, you/they will not be allowed to join the scheme.

1.2 Your responsibilities

1.2.1 Data protection

In order to provide the services offered by Zenith (the “Services”), Zenith will need to collect and hold certain personal information about you and other individuals who are authorised to drive the vehicle.

We recommend that you carefully read Zenith’s Privacy Notice and Cookie Policy, which set out:

• what kinds of personal data Zenith may process;
• how Zenith collects that data;
• how Zenith may use that data;
• who Zenith may share that data with;
• how long Zenith may hold that data;
• your legal rights in relation to your personal data;
• how Zenith uses cookies to manage the user experience on its sites.

These documents can be found at:
https://www.zenith.co.uk/en/privacy-notice
https://www.zenith.co.uk/cookie-policy

If you need to provide Zenith with personal information about someone else (such as your spouse/partner) you are responsible for obtaining their consent for it to be processed as described in Zenith’s Privacy Notice.

Zenith may monitor or record phone calls for quality, training or monitoring purposes.
PLEASE NOTE:
It is very important that Zenith holds up-to-date and accurate data on all drivers. If your personal data changes (such as surname or home address) you must inform Zenith directly as soon as possible. You should not rely on this information being updated as part of the routine data sharing between us and Zenith.

1.2.1 Roadside enforcement of eyesight standards
All drivers must be able to meet the eyesight standard for driving by reading a number plate from 20 metres. A motorist who drives when unable to meet this standard is committing an offence and will have their licence revoked. You may also be liable for a fine and/or prosecution.

The police are able to take immediate action against motorists who fail roadside eye tests. The police will be able to notify the Driver and Vehicle Licensing Agency (“DVLA”) electronically with details of eyesight test failures and a notice of revocation of the licence will be issued to the motorist within hours. Once revoked, a licence will not be returned until a driver can demonstrate that their eyesight meets the required standard.

If they are deemed necessary, roadside eyesight tests will only be carried out during daylight hours. On evenings and weekends, where the police feel that the circumstances merit immediate action, they can impose bail conditions, for example requiring the person not to drive. If a person subject to a no-drive condition breaks it, they could be taken to court.

Drivers should note that:
- Drivers can be fined up to £1,000 if they do not tell DVLA about a medical condition that affects their driving
- If they are involved in an accident, they may be prosecuted
- Drivers should carry out regular eyesight tests, and should be able to read a number plate from 20 metres
- Where glasses or contact lenses are prescribed they must be worn every time you drive; remember, failure to do so could also have an impact on insurance claims
- If glasses are normally prescribed and sunglasses are worn they must meet the prescribed requirements
- Drivers must tell DVLA of any problem with their eyesight that affects either eye.

1.2.2 Licence endorsement and suspension
For insurance purposes, you must inform Zenith (by email to EVSS@zenith.co.uk) immediately if you, your spouse/partner or any additional nominated driver on the policy receives an endorsement to your/their driving licence while participating in this scheme.

Any driver participating in our scheme who is suspended from driving, whether yourself or your spouse/partner or another nominated driver, must CEASE driving with immediate effect and inform Zenith so that alternative arrangements can be made in respect of the car.

Failure to do so may result in action being taken under University of Cambridge’s disciplinary policy.

1.2.3 Traffic offences
You are responsible for all parking fines, fixed penalties, camera offences, bus lane contraventions, tolls and congestion charges and all other fines or charges incurred whether the vehicle is being used for business or private purposes. As the registered keeper of the vehicle, Zenith will process fines and offences in the following ways:
• Parking and all Penalty Charge Notices – Zenith will (where it is in receipt of the same) endeavour as soon as possible to pay the notice within the period prescribed. The amount stipulated in the notice shall then be recharged onto you plus an administration charge via a net salary deduction. You will be notified by email when this happens if we hold your email address. Should you wish to dispute the notice you must request a 3rd party permission letter from Zenith as soon as possible so you are able to liaise with the issuing authority directly.

• Unpaid Tolls – Zenith will (where it is in receipt of the same) endeavour as soon as possible to pay the notice within the period prescribed. This is then recharged to you plus an administration charge via a net salary deduction. You will be notified by email when this happens if we hold an email address for you. Should you wish to dispute the notice you must request a 3rd party permission letter from Zenith as soon as possible so you are able to liaise with the issuing authority. Zenith will support and review appeals in accordance with its Complaint Policy.

• Bilking & Foreign Notices – Zenith will as soon as possible notify you by e-mail upon receipt of such notice and you must pay or appeal the charge. If Zenith receive an escalated cost or charge as a result of you failing to act or as a result of an unsuccessful appeal Zenith will pay and recharge you the same plus an administration fee via a net salary deduction.

• Speeding and Penalty notices issued by the Police – Zenith will transfer liability to you by making a representation to the issuing authority, the issuing authority will then contact you directly, Zenith will charge an administration fee for this activity.

Zenith’s administration fee is £10 plus VAT

It should be noted that not all issuing authorities will accept 3rd party representations after a payment has been made. It is therefore important that you liaise with the issuing authority as soon as possible despite the process set out above. Provision of your details is subject to Zenith being in possession of accurate and up to date data from you/your Employer. Zenith cannot be held responsible if the details given to the issuing authorities are incorrect where it is not in possession of updated information. It is your responsibility to keep Zenith informed at all times of any changes to information such as contact details

In the cases where fines are paid up-front, you will be responsible for payment and where applicable will need to recoup costs from the nominated/additional driver yourself. Any endorsements e.g. points added to the driving licence that are incurred as a result of this type of offence MUST be disclosed to Zenith. Failure to comply may result in action being taken under the University of Cambridge’s disciplinary policy.

Please note that it is an offence to give false information about who was driving the vehicle at the time of a traffic offence and therefore it is important that you or your partner/spouse (as appropriate), as the main driver, know who is driving the vehicle at all times.

1.2.4  Vehicle checks

At University of Cambridge, we want to encourage the highest standards of driving to ensure the safety of employees, passengers and other road users, at all times.

It is the legal responsibility of the driver to ensure the car is safe to drive before use, however short the journey, and ensuring that any issues are rectified as soon as possible. The following areas should be checked on a weekly basis:

• Washer fluid levels
• Tyre pressure and tread depth
• Windscreen
• Brake fluid should also be checked monthly
Drivers are responsible for ensuring that cars are serviced in accordance with the manufacturer’s recommendations. Any mechanical faults are to be rectified by approved garages in accordance with Zenith’s instructions. If you do not do this then charges will be deducted from your net salary.

Repair work may fall outside the terms of the maintenance arrangements included in the scheme. Always check with Zenith prior to work taking place. Repair work outside the maintenance arrangement will be charged to you and deducted from your net salary.

If there is a fault with the car which is a result of you not servicing the car in accordance with the manufacturers’ recommendations, any costs incurred will be deducted from your net salary.

Failure to take proper care of the vehicle may result in withdrawing you from the scheme and/or action being taken under the University of Cambridge’s disciplinary policy.

Zenith will tax the vehicle but you will not receive a paper tax disc. If you require proof or evidence that a vehicle you are using has valid road tax in place, then you can check this by entering the vehicle registration number and make of vehicle at https://www.vehicleenquiry.service.gov.uk/.

1.2.5 Airbags, car seats and seat belts

The driver and all passengers aged 12 and over or younger children over 1.35m in height MUST wear a seatbelt at all times in both the front and the rear of the vehicle. Seatbelts must be maintained in proper working order.

The driver MUST ensure that all children under 12 years of age or under 1.35m in height sit in an approved child restraint (for example, a baby seat, child seat, booster seat or booster cushion) where required in accordance with legal requirements. Child restraints MUST be fitted in accordance with the manufacturer’s recommendations. Rear-facing baby seats must not be used in the front passenger seat where frontal airbags are activated.

You must not disable airbags under any circumstances. The only exception to this is to disable any frontal airbags when there is a rear-facing baby seat in the front passenger seat. Deactivating any frontal airbags must only be carried out by yourself if your vehicle has been fitted with airbag deactivation which you can manually activate and deactivate without the need to visit a garage or a dealer. It is your responsibility to ensure that any frontal airbags are deactivated and activated in accordance with your requirements and neither the University of Cambridge nor Zenith are liable for failure to activate or deactivate the frontal airbags. If your vehicle is not fitted with airbag deactivation and you wish to use a rear-facing baby seat, this must be used in the rear of the vehicle only.

For more information in relation to these legal requirements, please see https://www.gov.uk/ which may be updated from time to time.

1.2.6 Mobile Phone use and hand held units

Mobile phones in company cars must only be used when the vehicle is fitted with a properly installed hands free kit.

It is an offence to use a hand-held mobile phone or other similar hand-held device while driving. Offenders will be liable to a £200 fixed fine rising to a maximum £1,000, if the matter goes to court. Offenders can also receive up to six points on their licence or lose their licence if obtained in the last two years. It is also an offence to ‘cause or permit’ a driver to use a hand held mobile phone while driving. Any fines or penalties you may incur as a result of using a mobile telephone whilst driving are your responsibility.

For the avoidance of doubt, drivers must not pick up or use any type of phone or other device that sends or receives data and which must be held to operate it. You must not use the device.
• when driving
• when you are stopped at traffic lights
• when queuing in traffic

Drivers must not use the device to receive calls, view pictures, read texts messages or to access the internet in any of the above situations.

Hands-free equipment is permitted provided the device does not block your view of the road and the driver is considered 'under control' of the vehicle they are driving. Please be aware that drivers can be prosecuted for using a hands-free mobile phone if you fail to have proper control of your vehicle which could result in three penalty points. Using a mobile telephone with a hands free kit can still distract drivers and impair safe driving ability and this could result in a driver being prosecuted for driving dangerously or without due care and attention. We would therefore recommend that making or receiving calls should be avoided whenever possible.

Outgoing calls or the writing down of details from a received call should only be made when the driver has brought the vehicle to a standstill in a safe environment and the vehicle engine is turned off.

1.2.7 Exceptions

Please be aware that you are permitted to use your mobile phone or hand held device to call 999 or 112 in response to a genuine emergency when it is unsafe or impractical to stop to make a call.

1.2.8 Driving under the influence

All drivers must adhere to current legislation on alcohol and drug consumption and be particularly aware of alcohol levels that may still be in the bloodstream on the day following consumption.

You should also take appropriate care when taking prescription and non-prescription drugs. If driving is not recommended while taking medication, e.g. where a side effect may be drowsiness as in the case of certain anti-histamines, then you must take appropriate action e.g. not driving, or changing your medication. It is an offence to drive while unfit through alcohol or drugs (prescriptive, non-prescriptive and illegal).

It is an offence to drive with certain controlled drugs in the body, including some prescription drugs, above specified limits. Employees and drivers should adhere to the current legislation and be aware of the levels of limits for prescriptive drugs. The penalty for causing death by dangerous driving under the influence of drugs is a prison sentence of up to 14 years. You could be imprisoned, banned from driving and face a fine if found to be drink driving.

1.2.9 Required standards of driving

As you would expect, anyone driving a car through the scheme must comply with their legal obligations as a driver and keeper of a car as well as the requirements of the DVLA.

Any breach of a driver’s legal and/or DVLA obligations could result in disciplinary action up to and including summary dismissal.

Further information can be found at www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency.

1.2.10 Claiming for business mileage

Please note a car selected under this scheme will be classed as a company car for the purposes of claiming business mileage.
1.2.11 Other expenses

Apart from business mileage as set out under clause 1.2.10 you may not expense any other costs associated with the running and upkeep of the vehicle.

1.2.12 Smoke-free cars

As this is a company car, you must not smoke in it at any time. This applies to all cars under the scheme, including any car ordered for your spouse/partner. It is an offence to smoke or fail to prevent others from smoking in the car and may result in a fine and/or prosecution.

Smoking is not permitted at any time in University vehicles; this is inclusive of electronic cigarettes. A ‘No Smoking’ sticker or sign should always be displayed in all vehicles.

Smoking in a University vehicle is against the law and is a disciplinary offence

You will be responsible for all fines. Please note that it is an offence to give false information about who was driving the vehicle at the time of an offence and therefore it is important that you or your partner/spouse (as appropriate), as the main driver, know who is driving the vehicle at all times.

Any smoking related breach will be treated seriously and as such disciplinary action may be taken.

1.2.13 Overseas travel – only travel within Europe permitted

Before taking the car abroad, you will need to request overseas travel documents from Zenith.

A minimum of 2 weeks before the date of intended travel, contact Zenith for a travel pack on 0370 732 4342. This will include a letter of authorisation from Zenith indicating that they are the owner, a Department of Transport Confirmation Form (VE103), an original insurance certificate and various other pieces of information. You will be charged a fee, currently £6.50 (via credit/debit card) for each request and your documents will be valid for 12 months. Zenith will need to know which countries within Europe you will be visiting, the dates of travel and the driver’s name.

Please be aware that on making your request we will contact our Insurance broker to advise them of your initial request to travel. If you are travelling again within the 12 month period you will be required to contact the broker on the details below to make them aware.

Lloyd Latchford – 01844 276 498

Email – salarysacrifice@lloydlatchford.co.uk

You will be covered for European Breakdown whilst travelling in Europe and the scheme motor insurance also applies. Please note that European Breakdown cover only applies to the car and does not cover any trailers, caravans or any vehicles which are carrying over 8 people (including the driver and infants) which you take overseas. It is your responsibility to ensure that you have additional cover in the event that you wish to take a trailer, caravan or a vehicle which will carry more than 8 people (including the driver and infants) overseas.

There are certain documents you must have with you when taking the car out of the UK:

- Letter of Authority and Original Vehicle on Hire Certificate (VE103) – both essential when participating in the scheme
- European Motoring Assistance (including repatriation) and Foreign Motor Insurance
- Full EU driving licence (some countries may also require an International Driving permit (IDP) which is available from RAC Travel services)
- A valid passport
- UK Sticker (if not on your number plate)
You may also need to obtain Customs documents if you are travelling on business for University of Cambridge, certain boats or spare parts. Please also ensure that you check emission zone information to avoid fines.

**Always carry the above documentation with you when driving and never leave it in an unattended car.**

Driving laws and regulations vary across Europe and often differ to those in the UK. Before you go abroad you should check the up to date rules that are applicable to each country that you are travelling through and check that your vehicle is equipped with the correct equipment. This will need to be provided at your own cost. The Foreign and Commonwealth Office produces advice on a country by country basis which can be found in the 'Travel Advice' section at: [www.gov.uk/government/organisations/foreign-commonwealth-office](http://www.gov.uk/government/organisations/foreign-commonwealth-office).

In particular certain European countries impose obligations on you to carry or have on/in your vehicle various items or equipment. Failure to comply can result in an on the spot fine. Further information on the requirements for various countries can be found at [www.theaa.com](http://www.theaa.com).

Please note that you are responsible for checking the legal requirements of each country you will be visiting or driving through and ensuring compliance including low emission zones.

If you have any further queries, contact Zenith on 0370 732 4342 or via EVSS@zenith.co.uk.

### 1.2.14 Associated costs

In addition to the monthly salary sacrifice, there are other costs which you may become liable for under the scheme. These include the costs that are summarised below and detailed further within the associated sections of this policy document.

**During your participation in the salary sacrifice scheme:**

- Order cancellation
- Any traffic penalties incurred whilst driving the car (charges will include an administration fee)
- Insurance excess for ALL vehicle accidents/incidents
- Accident management administration charge in the event of a car becoming a total loss. This will be equivalent to 10% of the market value of the vehicle prior to the loss or damage. The fee will be capped at £250 with a minimum once only fee payable of £100 to cover administration costs
- Excess mileage charge in the event of the car becoming a total loss (either through an accident or if the vehicle is stolen and deemed a total loss by the insurers). This will apply if your mileage is greater than the pro-rated allowance at the date of termination.
- Maintenance repair costs not covered by the maintenance arrangement. Please check with Zenith before arranging repairs
- Documentation for overseas travel
- Increases in the cost of a Road Fund Licence, changes made by HMRC to Capital Allowances or VAT during the period
- Costs for additional driver licence checks if those individuals are not specified at the point of your initial quote.
- Any costs associated with maintenance/repair as a result of driver negligence or misuse

**On return of the car at the end of your participation in the salary sacrifice scheme:**

- Any damage that requires repair deemed to be outside the fair wear and tear rules as advised under the British Vehicle Rental and Leasing Association guidelines
- Excess mileage charges
- Any movement costs incurred
If you leave University of Cambridge:
Please see section 5

If your vehicle is informally extended
If your vehicle is not returned before or on your vehicle end date informal extension will automatically apply.
This could be for one of the following reasons:

- Your new vehicle is not ready for delivery and you are choosing to remain in your current vehicle
- You have not agreed the collection arrangements with Zenith if you are returning the vehicle

This means your current Salary Sacrifice deductions will remain in place until such a time as your vehicle is returned to Zenith. Please note that deductions will not be pro-rated based on date of return.

Please note - In some cases Zenith may be unable to offer an informal extension where you do not have a replacement vehicle on order. If this is the case you will be contacted by Zenith who will arrange the collection of your vehicle in line with your contract end date.
2 SCHEME PARAMETERS

2.1 Choice of vehicle and period

Employees will have the choice of taking up to two vehicles, for a period of either 24, 36 or 48 months with a range of annual mileages from 5,000 to 40,000.

Take time to assess your intended mileage. If the vehicle is returned with more than the estimated mileage you will be liable for an excess mileage charge to cover the expense of the additional depreciation and servicing costs incurred due to additional mileage. You will be responsible for payment of excess mileage costs and these charges will be deducted from your net monthly salary.

You might find that you actually drive much further or much less mileage than estimated. Zenith will contact you halfway through your contract to see if you would like to re-schedule your mileage. If you have not heard from us and feel your mileage needs to be adjusted please contact Zenith on 0370 732 4342 to make your request.

If you’re unable to proceed with the mileage change, and your vehicle is returned with excess mileage the charge for this will be deducted from your net salary.

If you intend to use the vehicle for University of Cambridge business purposes, when selecting the vehicle you should consider how often you travel, whether you meet a lot of clients off site and what the practical requirements are, e.g. carrying a number of files. All University of Cambridge property should be kept in a locked boot out of sight when the car is unoccupied for any time. The vehicle should reflect an appropriate business image.

If you have any further queries please contact Zenith on 0370 732 4342 or EVSS@zenith.co.uk.

2.2 Secondary vehicles

You are able to order up to two vehicles through the scheme:

- Primary vehicle i.e. you will be the main driver of the vehicle
- Secondary vehicle i.e. your spouse/partner will be the main driver of the vehicle

Under the motor insurance policy, children cannot be main drivers of any vehicle sourced through the scheme. They can however be added as nominated occasional drivers (in line with the insurance policy rules). If you have any further queries please contact Zenith on 0370 732 4342 or EVSS@zenith.co.uk.

2.3 Use of car

Cars available through the scheme can be used for business use (with the insurers approval) as well as social, domestic and pleasure. Business use for your spouse or partner is included, subject to the occupation being within the insurer’s acceptance criteria.

You must not use the car, or permit the use of the car, for sporting activities or any form of competition without prior written consent from Zenith. You must not use the vehicle for hire or reward.

Please refer to the Insurance section for further details.
2.4 Vehicle accessories and optional extras

You may add any manufacturer fitted accessories or optional extras to the vehicle at the point of order. You must however obtain written consent from Zenith before carrying out any additional modifications or adding any accessory to the car post-delivery. If you do so without permission you may be asked to remove them at the end of the salary sacrifice period and to return the vehicle to its original state at your own cost.

2.5 Personal taxation

As you are sacrificing part of your salary to receive the benefit of a company car, benefit-in-kind taxation is applicable. Benefit-in-kind taxation is paid on the benefit value of the car, at your marginal rate of income tax.

The University of Cambridge EV Salary Sacrifice Car Scheme is an electric scheme only. The benefit value is always calculated on the taxable list price (P11d value) and the CO2 emissions of the chosen car.

Further guidance can be found on the HMRC website using this link: https://www.gov.uk/tax-company-benefits/tax-on-company-cars.

Details will be displayed during the quoting process to confirm the indicative amount of benefit in kind tax due for your chosen vehicle.

HMRC will be notified on a quarterly basis of the details of cars issued and cars returned. However, you should contact HMRC direct to make them aware of you joining or leaving the scheme, or of changing the car during a tax year. To do this you can update your P11D tax details online using this link - https://www.gov.uk/update-company-car-details.

Changes will take effect immediately, however to do this you must first register on the Government website with either your photo card driving licence or passport.

If you have any queries about benefit in kind tax, please contact Zenith on 0370 732 4342 or EVSS@zenith.co.uk

2.6 Changes to personal circumstances

Once you have committed to take part in the scheme, you must participate for the full term you chose for the use of the vehicle unless you leave University of Cambridge.

If any of the following apply, you should consider carefully whether this Scheme is appropriate for you before you join:

- you are considering leaving University of Cambridge
- you are planning to take maternity/paternity/adoption leave
- you are on long term sickness leave
- you are planning to request a reduction in your working hours
- you anticipate a lifestyle change

Further information and terms and conditions of maternity/paternity/long term leave, planning a reduction in your working hours and lifestyle changes in the risk mitigation summary document found within the useful documents section of your driver portal.
3 ELECTRIC VEHICLES

A full range of electric vehicles are available on your University of Cambridge EV salary sacrifice car scheme. We recommend that you review the following considerations to ensure that an electric vehicle is right for you.

3.1 Electric range

Each electric car will have a bespoke mileage range that it can travel on a full charge. However, it is important to consider that the range achieved - like the miles per gallon of a traditional petrol or diesel car - may vary depending on additional factors such as the type of journey completed, urban or motorway, how the car is loaded with passengers and luggage and what other aspects of the car is utilising the battery (e.g. heating systems). For fully electric vehicles, once the battery is depleted, the vehicle will no longer run until sufficiently recharged.

3.2 Charging your car

3.2.1 At home

It is recommended that an employee choosing an electric vehicle have a home charge point installed. The installation cost of a home charge point will be met by the employee and not University of Cambridge. Please contact EVSS@zenith.co.uk if you wish to discuss your options.

3.2.2 At work

University of Cambridge do provide charge points at locations across the estate. Details of how to register to use EV charging points at the University can be seen at this link Electric Vehicle Charging Points | Estates Division (cam.ac.uk)

3.2.3 Public charging networks

Different public charging networks are available and run different membership models, some operating pay-as-you-go systems, others requiring subscription fees, and others offering minimal sign-up fees. It is the employee’s responsibility to choose appropriate network(s) that can fulfil their needs. Any subscription or fee from using a public charging network will not be met by University of Cambridge. Zap-Map (https://www.zap-map.com/) is a useful app/website that shows the location of public charging points across the UK. The real-time updates also show which points are in use/out of order, and are colour coded according to the types of charger available.

A better route planner (https://abetterrouteplanner.com/) is a useful free tool that will provide a customised journey plan based on your car and indicates charge points along the route that are compatible.

3.3 Charging cables

It is recommended that employees choosing an electric vehicle ensure the vehicle comes with a manufacturer approved charging cable adequate to supply their anticipated charging needs. Electric vehicles do not always come with a charging cable suitable for fast or rapid charging as standard so check if one needs to be added as an optional extra or bought separately in cases where it is not available as an option.
The cost of charger will be met by the employee and not University of Cambridge

3.4 Business Mileage Reimbursement of electric vehicles

University of Cambridge use HMRC’s Advisory Electricity Rate (AER) to reimburse employees for business mileage performed in an electric vehicle, this is for both company cars as well as private vehicles. Rates are reviewed by HMRC on a quarterly basis (https://www.gov.uk/government/publications/advisory-fuel-rates/advisory-fuel-rates-from-1-march-2016)
4 VEHICLE ORDERING & DELIVERY

4.1 Ordering a car

Vehicles are to be ordered online via the University of Cambridge driver portal provided by Zenith. In addition to the vehicle quoting and ordering facility, the website contains:

- Answers to frequently asked questions (FAQs)
- Functions to compare vehicles
- Service and maintenance information
- Accident and insurance information
- General administration including overseas travel information

On the site a list of manufacturers available on the University of Cambridge scheme will be displayed. You can click on any of these manufacturers to view the model ranges available. Once a model has been selected the system will take you through to the quoting pages where you can tailor the term you choose to take the car, plus input your estimated mileage and insurance parameters, and add any options/colours/trims that you wish.

The Quote Summary page will display a breakdown of the costs associated with the quote, including the savings you will make on National Insurance (NI) and Income Tax based on the Salary Deduction, and the benefit in kind tax that you would pay on your chosen vehicle.

Once you have chosen a vehicle and completed the online order form this will be sent to University of Cambridge for authorisation. You will receive email notification from Zenith when the order has been approved.

4.2 Vehicle Choice

The University of Cambridge salary sacrifice scheme provides a range of electric vehicles from varying manufacturers for you to make your personal selection.

4.3 Driving Licence check

All employees who take a car under the scheme and anyone declared as a main or additional driver will have their driving licence checked. Main driver licence check costs will be included as part of the vehicle ordering process, but additional driver licence checks will be taken from an employee’s net salary. This process will be managed by TTC Continuum (Licence Bureau) who work in partnership with Zenith.

Licence Bureau work directly with the DVLA to check individual licences on an annual basis, unless there is a requirement to check them more frequently.

You will be required to complete a fair processing declaration on ordering a car under the scheme, which will enable Licence Bureau to work directly with the DVLA to check licences. Information received from the DVLA will be disclosed to University of Cambridge to ensure that eligibility criteria and the terms of the insurance policy are met.

Licence Bureau are the data controller for the purposes of processing your personal data to provide the driving licence checking service. Their data registration number is: Reg No. Z824 6239. Information is held securely and under the terms of Licence Bureau’s agreement with the DVLA, no information will be sold to third parties or marketing organisations or abused in any way.

Any such contravention would lead to Licence Bureau having their Data Protection Licence revoked.
Please note the vehicle will not be delivered until the fair processing declaration has been completed and processed. Processing takes four to five working days from correct completion of the fair processing declaration form.

It is your responsibility to ensure that any named drivers on your insurance policy are licensed to drive.

Please also see clause 1.21.

4.4 International Licence Holders

If you do not currently hold a UK/EU licence but hold an international licence, you can only drive in the UK on your current driving licence for 12 months from the date you became resident in the UK. After 12 months you will need to apply to the DVLA and pass a driving test to drive legally in the UK.

It is your responsibility to obtain a UK driving licence within the agreed period of time, failure to pass your driving test within the time frame will result in the lease of the vehicle between Zenith and University of Cambridge being terminated and the vehicle being returned to Zenith, as you will not be insured to drive the car. Therefore you will incur an early termination fee.

Once you have passed the driving test and obtained a UK/EU licence it is your responsibility to advise Zenith as you will be required to complete a new fair processing declaration in order to carry out future licence checks during the remainder of the salary sacrifice period.

4.5 Order cancellation

When you place your order you are committing to take the car under the scheme for the period you have chosen. If you wish to cancel your order before the car is delivered you will be liable for an order cancellation charge. This charge will be a minimum of £40 +VAT administration charge in addition to any charges imposed by the dealership. Dealership cancellation charges will vary dependent upon the dealer, and also the colour/trim combination and specification of the vehicle on order. Dealers will usually only charge a cancellation fee if they feel they will not be able to easily reallocate the vehicle elsewhere. Zenith will advise you of any dealership cancellation charge which they feel may be imposed on your order due to the vehicle specification, and will make reasonable efforts to mitigate the dealership cancellation charge on your behalf.

4.6 Amending an order

Once you have placed your order there is no guarantee that you will be able to amend it. Zenith make reasonable efforts to accommodate any changes but you will be liable for any costs incurred as a result.

You will not be able to make an amendment that results in you sacrificing your salary to below the National Minimum Wage.

Should you wish to make a change to your order please contact Zenith on 0370 732 4342 who will explain the process to you.

In instances where a manufacturer alters their model range your order could be subject to an amendment, should this apply to you Zenith will make you aware and talk you through your options.
4.7 Order progression

As soon as Zenith receive acknowledgement from their supplying dealer that the new car order has been placed they will write to you confirming full details of the order and estimated lead time. You should check this correspondence carefully and contact Zenith immediately on 0370 732 4342 if any errors are identified.

In the majority of circumstances the order is price protected once placed. However, some manufacturers do not offer price protection. If there is a change of taxable list price, which will affect the price of an order, Zenith will contact you.

Each order will be progressed regularly and you will be kept informed, especially if the estimated lead-time changes.

Zenith’s dealers update their orders on a weekly basis. Each time the status moves forward you will receive an email to reconfirm the order and inform you that the build has progressed and what the new stage is.

If in a 4 week period there is no change to the build date or delivery date, you will receive an automatic “on track” email that will reconfirm your order, latest known delivery date and build status to confirm that nothing has changed.

The majority of progress updates will be communicated via email.

4.8 Vehicle delivery

As soon as the new car is available Zenith will contact you to arrange delivery. During the month preceding a change in registration prefix, deliveries will only be made during the first two weeks of that month.

4.9 Personalised registration number

Personalised or cherished number plates are permitted to be placed on vehicles, but all costs incurred as a result will be your responsibility, including any administration charges, purchasing new plates to display on the vehicle, any fees payable to any third parties etc. The applicable charges can be obtained from the Zenith team.

At the end of the salary sacrifice period or earlier termination, if you wish to retain the personalised registration number it must be removed prior to the collection or return of the vehicle. If the personalised registration number is not removed before the end of the salary sacrifice period or earlier termination, the title to the personalised registration number will be deemed to have been passed to Zenith. Zenith will sell the vehicle with the personalised registration number, and it will pass to the new owner of the vehicle.
5 LEAVING THE SCHEME

The University of Cambridge car scheme contains cover to limit your liability to early termination costs should you leave before the end of your period of agreement as per the events listed in this section. This cover is subject to terms and conditions which are listed below. Please note that the cover does not apply to anyone over the age of 65 and you will be liable for any early termination costs if you decide to leave the scheme before the end of the period of agreement. In all circumstances the maximum cover for early termination costs is capped at £10,000. If the vehicle’s early termination cost exceeds £10,000, then you will be required to pay any administration fee and other costs described in the relevant section below and in addition to those, the difference between the £10,000 claim limit and the final early termination cost.

If you would like to understand what this might be for a particular vehicle before you order a vehicle, please contact the Zenith Account Management Team who will be able to help you.

Cover only applies to vehicles with a P11d value under £150K, ordering vehicles over this CAP will mean you are liable for all of the early termination costs.

Note
The P11d value is subject to change, if you require confirmation that the P11d value of the car you wish to order is covered by the early termination product please contact Zenith on 0370 732 4260

5.1 Resignation

Upon giving notice of resignation to the University of Cambridge you must call Zenith immediately and we will advise you of your options which are:

• Return the vehicle:
  If you give notice of your resignation to the University of Cambridge on or after 90 days from the date when the vehicle was delivered to you any excess mileage and/or damage charges will be applicable. Please note this is only applicable to vehicles where the P11d value of the vehicle does not exceed £150,000. This cover is subject to terms and conditions which are listed below. In all circumstances the maximum cover for early termination costs is capped at £10,000. If the vehicle’s early termination cost exceeds £10,000, then you will be required to pay any other costs described below and in addition to those, the difference between the £10,000 claim limit and the final early termination cost.
  If you have given notice of your resignation to University of Cambridge in a period of less than 90 days from the date the vehicle was delivered to you, an early termination charge will be applicable plus any excess mileage and/or damage charges and an administration fee of £250 & VAT. The early termination charge will be the higher of 40% of the outstanding lease costs or 4 months’ lease payments, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.

• Keep the vehicle:
  Buy the vehicle for the current market value once the £250 + VAT administration fee or early termination fee (subject to the 90 days) and applicable excess mileage charges have been settled. If you opt for this then you will need to arrange your own insurance, maintenance and repairs, road fund licences etc.

Please note: If you return your vehicle earlier than its agreed period of use your actual mileage will be prorated on a daily basis and compared to the mileage you selected. If you have driven more miles than you originally selected you will incur an excess mileage charge at a cost per mile rate, which will be stated on your order.
Your options in the event of resignation

<table>
<thead>
<tr>
<th>Your options</th>
<th>£250 + VAT admin fee</th>
<th>Early termination charge</th>
<th>Excess mileage charges</th>
<th>Unfair wear and tear charges</th>
<th>Any arrears of salary sacrifice amounts</th>
<th>Any charges accrued during a period of absence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return the vehicle</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Where you give notice to University of Cambridge within 90 days of the vehicle being delivered to you</td>
<td></td>
<td></td>
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<td>✔️</td>
</tr>
<tr>
<td>Where you give notice to University of Cambridge on or after 90 days of the vehicle being delivered to you</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td>Purchase the vehicle</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Where you give notice to University of Cambridge within 90 days of the vehicle being delivered to you</td>
<td></td>
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<td>✔️</td>
</tr>
<tr>
<td>Where you give notice to University of Cambridge on or after 90 days of the vehicle being delivered to you</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
</tbody>
</table>

Please note that the cover does not apply to anyone over the age of 65 and you will be liable for any early termination costs if you decide to leave the scheme before the end of the period of agreement.

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1 The maximum cover limit provided by the product is £10000. Any early termination charges above this are payable by the employee.
2 The early termination charge will be the higher of 40% of the outstanding lease costs or 4 months’ lease payments, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.
3 If you return your vehicle earlier than its agreed period of use your allowed mileage will be pro-rated on a daily basis and compared to the mileage you selected. If you have driven more miles than requested you will incur an excess mileage charge at a pence per mile rate, which will be stated on your order.
4 If you opt to purchase the vehicle, you will need to arrange your own insurance, maintenance and repairs, road fund licences (tax disc)road fund licences (tax disc)s (tax disc) etc. and breakdown cover.
5.2 Redundancy

If your role is unfortunately made redundant during your participation in the salary sacrifice scheme then you will have two options:

- **Return the Vehicle**
  If you give notice to or receive notice from the University of Cambridge after 90 days from the date when the vehicle was delivered to you excess mileage and/or damage charges will be applicable. Please note this is only applicable to vehicles where the P11D value of the vehicle does not exceed £150,000. This cover is subject to terms and conditions which are listed below. In all circumstances the maximum cover for early termination costs is capped at £10,000. If the vehicle’s early termination cost exceeds £10,000, then you will be required to pay any other costs described below and in addition to those; the difference between the £10,000 claim limit and the final early termination cost. If you give notice to or receive notice from the University of Cambridge in a period of less than 90 days from the date the vehicle was delivered to you, an early termination charge will be applicable plus any excess mileage and/or damage charges and an administration fee of £250 & VAT. The early termination charge will be the higher of 40% of the outstanding lease costs or 4 months’ lease payments, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.

- **Keep the vehicle:**
  Buy the vehicle for the current market value once any applicable administration fee, early termination charges (subject to the 90 days) and/or excess mileage charges have been settled. If you opt for this then you will need to arrange your own insurance, maintenance and repairs, road fund licences (tax disc) etc.

Please note: If you return your vehicle earlier than its agreed period of use your actual mileage will be prorated on a daily basis and compared to the mileage you selected. If you have driven more miles than you originally selected you will incur an excess mileage charge at a cost per mile rate, which will be stated on your order.
### Your options in the event of redundancy

<table>
<thead>
<tr>
<th>Your options</th>
<th>Applicable charges</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£250 + VAT admin fee</td>
</tr>
<tr>
<td>Return the vehicle</td>
<td>Where you give notice to or receive notice from the University of Cambridge within 90 days of the vehicle being delivered to you</td>
</tr>
<tr>
<td></td>
<td>Where you give notice to or receive notice from the University of Cambridge on or after 90 days of the vehicle being delivered to you</td>
</tr>
<tr>
<td>Purchase the vehicle</td>
<td>Where you give notice to or receive notice from the University of Cambridge within 90 days of the vehicle being delivered to you</td>
</tr>
<tr>
<td></td>
<td>Where you give notice to or receive notice from the University of Cambridge on or after 90 days of the vehicle being delivered to you</td>
</tr>
</tbody>
</table>

Please note that the cover does not apply to anyone over the age of 65 and you will be liable for any early termination costs if you decide to leave the scheme before the end of the period of agreement.

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5 The maximum cover limit provided by the product is £10000. Any early termination charges above this are payable by the employee.

6 The early termination charge will be the higher of 40% of the outstanding lease costs or 4 months’ lease payments, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.

7 If you return your vehicle earlier than its agreed period of use your allowed mileage will be pro-rated on a daily basis and compared to the mileage you selected. If you have driven more miles than requested you will incur an excess mileage charge at a pence per mile rate, which will be stated on your order.

8 If you opt to purchase the vehicle, you will need to arrange your own insurance, maintenance and repairs, road fund licences (tax disc) etc. and breakdown cover.
5.3 Maternity, paternity, adoption or shared parental leave

Factors you may want to consider if you are planning to take maternity, paternity, adoption or shared parental leave are:

- Participation in the scheme could reduce the amount of Statutory Pay, e.g. Statutory Maternity Pay (SMP) that you are entitled to, if your gross salary is reduced to less than £112 per week.
- If you do take maternity, shared paternity or adoption leave and are in receipt of statutory maternity pay (SMP) or Statutory Adoption Pay (SAP), although salary sacrifice amounts cannot be deducted from SMP or SAP the benefit will remain in place. You will continue to be responsible during payment of SMP/SAP for any charges incurred outside of the regular salary sacrifice as a net deduction, (e.g. parking fines, penalties etc.). You will need to repay any charges and accrued salary sacrifice amounts in full when salary is in payment again. In the event that you have insufficient pay to fund this, or you do not return to work, you agree to reimburse University of Cambridge for the outstanding balance.

If you do not return to work following your maternity, paternity, adoption or shared parental leave, you must notify Zenith immediately upon giving notice to or receiving notice from University of Cambridge who will advise you of your options which are:

- Return the vehicle:
  If you commence maternity, paternity, adoption or shared parental leave after a period of 90 days starting from the date the vehicle is delivered to you and you subsequently leave the employment of University of Cambridge directly because of that Maternity/Paternity/Shared Parental or Adoption Leave and you wish to return the vehicle, excess mileage and/or damage charges will apply if applicable. This cover is subject to terms and conditions which are listed below. In all circumstances the maximum cover for early termination costs is capped at £10,000. If the vehicle’s early termination cost exceeds £10,000, then you will be required to pay any administration fee and any other costs described below and in addition to those; the difference between the £10,000 claim limit and the final early termination cost.

  If you commence maternity, paternity, adoption or shared parental leave within 90 days of the date of the vehicle being delivered to you and subsequently you leave the employment of University of Cambridge directly because of that Maternity/Paternity/Shared Parental or Adoption Leave and you wish to return the vehicle, you will have to pay an early termination charge, an administration fee of £250 + VAT plus any excess mileage and/or damage charges. The early termination charge will be the higher of 40% of the outstanding lease costs or 4 months’ lease payments, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.

- Keep the vehicle:
  Buy the vehicle for the current market value, once the administration fee, any early termination fee (subject to the 90 days) and/or excess mileage charges have been settled. If you opt for this then you will need to arrange your own insurance, maintenance and repairs, road fund licences (tax disc) etc.

Please note: If you return your vehicle earlier than its agreed period of use your actual mileage will be pro-rated on a daily basis and compared to the mileage you selected. If you have driven more miles than requested you will incur an excess mileage charge at a cost per mile rate, which will be stated on your order.
Your options in the event of maternity, paternity, adoption or shared parental leave (and no return to work)

<table>
<thead>
<tr>
<th>Your options</th>
<th>Applicable charges</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£250 + VAT admin fee&lt;sup&gt;9&lt;/sup&gt;</td>
</tr>
<tr>
<td>Return the vehicle</td>
<td></td>
</tr>
<tr>
<td>Your period of leave starts within 90 days of the vehicle being delivered to you</td>
<td>✓</td>
</tr>
<tr>
<td>Your period of leave starts after 90 days of the vehicle being delivered to you</td>
<td>N/A</td>
</tr>
<tr>
<td>Purchase the vehicle&lt;sup&gt;12&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td>Your period of leave starts within 90 days of the vehicle being delivered to you</td>
<td>✓</td>
</tr>
<tr>
<td>Your period of leave starts after 90 days of the vehicle being delivered to you</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Please note that the cover does not apply to anyone over the age of 65 and you will be liable for any early termination costs if you decide to leave the scheme before the end of the period of agreement.

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<sup>9</sup> The maximum cover limit provided by the product is £10,000. Any early termination charges above this are payable by the employee.

<sup>10</sup> The early termination charge will be the higher of 40% of the outstanding lease costs or 4 months’ lease payments, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.

<sup>11</sup> If you return your vehicle earlier than its agreed period of use your allowed mileage will be pro-rated on a daily basis and compared to the mileage you selected. If you have driven more miles than requested you will incur an excess mileage charge at a pence per mile rate, which will be stated on your order.

<sup>12</sup> If you opt to purchase the vehicle, you will need to arrange your own insurance, maintenance and repairs, road fund licences (tax disc), breakdown cover.
5.4 Long term sickness

If you are in receipt of reduced, statutory or zero pay due to long term sickness, the salary sacrifice arrangement will remain in place. Your salary sacrifice amounts will accrue for the duration of the unpaid leave to the extent they cannot be deducted as this would take you below National Minimum Wage. You will continue to be responsible during reduced, statutory or zero pay for any charges incurred outside of the regular salary sacrifice as a net deduction, (e.g. parking fines, penalties etc.). You will need to repay any charges and accrued salary sacrifice amounts in full when salary is in payment again. In the event that you have insufficient pay to fund this, or you do not return to work, you agree to reimburse University of Cambridge for the outstanding balance.

If you do not return to work following your long term sickness then you will have the following options:

- **Return the Vehicle**
  
  If your period of sick leave started on or after 90 days from the date when the vehicle was delivered to you any excess mileage and/or damage charges plus collection fee will apply. This cover is subject to terms and conditions which are listed below. In all circumstances the maximum cover for early termination costs is capped at £10,000. If the vehicle’s early termination cost exceeds £10,000, then you will be required to pay any administration fee and any other costs described below and in addition to those; the difference between the £10,000 claim limit and the final early termination cost.

  If your period of sick leave started less than 90 days from the date when the vehicle was delivered to you an early termination charge and a £250 + VAT administration fee will be applicable to you plus any excess mileage and/or damage charges. The early termination charge will be the higher of 40% of the outstanding lease costs or 4 months’ lease payments, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.

- **Keep the vehicle:**
  
  Buy the vehicle for the current market value, once the administration fee, any early termination fee (subject to the 90 days) and/or excess mileage charges have been settled. If you opt for this then you will need to arrange your own insurance, maintenance and repairs, road fund licences (tax disc) etc.

Please note: If you return your vehicle earlier than its agreed period of use your actual mileage will be pro-rated on a daily basis and compared to the mileage you selected. If you have driven more miles than requested you will incur an excess mileage charge at a cost per mile rate, which will be stated on your order.
Your options in the event of long term sickness (and no return to work)

<table>
<thead>
<tr>
<th>Your options</th>
<th>Applicable charges</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="#">Return the vehicle</a></td>
<td>£250 + VAT admin fee(^{13})  Early termination charge(^{14})  Excess mileage charges(^{15})  Unfair wear and tear charges  Any arrears of salary sacrifice amounts  Any charges accrued during a period of absence</td>
</tr>
<tr>
<td>Your period of leave starts <strong>within 90 days</strong> of the vehicle being delivered to you</td>
<td>✓  ✓  ✓  ✓  ✓  ✓  ✓  ✓  ✓  ✓  ✓  ✓  ✓</td>
</tr>
<tr>
<td>Your period of leave starts <strong>after 90 days</strong> of the vehicle being delivered to you</td>
<td>N/A  N/A  ✓  ✓  ✓  ✓  ✓  ✓  ✓  ✓  ✓  ✓  ✓</td>
</tr>
<tr>
<td><a href="#">Purchase the vehicle</a></td>
<td></td>
</tr>
<tr>
<td>Your period of leave starts <strong>within 90 days</strong> of the vehicle being delivered to you</td>
<td>✓  ✓  ✓  ✓  N/A  ✓  ✓  ✓  ✓  ✓  ✓  ✓  ✓</td>
</tr>
<tr>
<td>Your period of leave starts <strong>after 90 days</strong> of the vehicle being delivered to you</td>
<td>N/A  N/A  ✓  ✓  N/A  ✓  ✓  ✓  ✓  ✓  ✓  ✓  ✓</td>
</tr>
</tbody>
</table>

Please note that the cover does not apply to anyone over the age of 65 and you will be liable for any early termination costs if you decide to leave the scheme before the end of the period of agreement.

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\(^{13}\) The maximum cover limit provided by the product is £10,000. Any early termination charges above this are payable by the employee.

\(^{14}\) The early termination charge will be the higher of 40% of the outstanding lease costs or 4 months’ lease payments, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.

\(^{15}\) If you return your vehicle earlier than its agreed period of use your allowed mileage will be pro-rated on a daily basis and compared to the mileage you selected. If you have driven more miles than requested you will incur an excess mileage charge at a pence per mile rate, which will be stated on your order.

\(^{16}\) If you opt to purchase the vehicle, you will need to arrange your own insurance, maintenance and repairs, road fund licences (tax disc) road fund licences (tax disc) etc. and breakdown cover.
5.5 Loss of licence

If you lose your licence for medical reasons you have the following options:

- **Return the vehicle:**
  If the date you were notified of the loss of your licence was 90 days or more from the date the vehicle was delivered to you any excess mileage and/or damage charges will apply. This cover is subject to terms and conditions which are listed below. In all circumstances the maximum cover for early termination costs is capped at £10,000. If the vehicle’s early termination cost exceeds £10,000, then you will be required to pay any administration fee and any other costs described below and in addition to those; the difference between the £10,000 claim limit and the final early termination cost.

  If the date you were notified of the loss of your licence was less than 90 days from the date the vehicle was delivered to you then you will be responsible for an early termination charge and a £250 + VAT administration fee plus any excess mileage and/or damage charges. The early termination charge will be the higher of 40% of the outstanding lease costs or 4 months’ lease payments, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.

- **Keep the vehicle:**

- **Change the primary driver.** If you wish to continue using the vehicle, you must provide written confirmation to Zenith of that and also identify who you wish to become the primary driver for motor insurance purposes. This option is only allowable on acceptance of the change of primary driver from the motor insurance provider.

  Buy the vehicle for the current market value, once the administration fee, any early termination fee and/or excess mileage charges have been settled. If you opt for this then you will need to arrange your own insurance, maintenance and repairs, road fund licences (tax disc) etc.

If you lose your licence for non-medical reasons you have the following options:

- **Return the vehicle:**
  An early termination charge will be payable in addition to a £250 + VAT administration fee, any excess mileage and/or damage charges. The early termination charge will be the higher of 40% of the outstanding lease costs or 4 months’ lease payments, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.

- **Keep the vehicle:**
  Change the primary driver. If you wish to continue using the vehicle, you must provide written confirmation to Zenith of that and also identify who you wish
to become the primary driver for motor insurance purposes. This option is only allowable on acceptance of the change of primary driver from the motor insurance provider.

Buy the vehicle for the current market value, once the administration fee, any early termination fee and/or excess mileage charges have been settled. If you opt for this then you will need to arrange your own insurance, maintenance and repairs, road fund licences (tax disc) etc.
Your options in the event of loss of driving licence

<table>
<thead>
<tr>
<th>Loss of licence on medical grounds</th>
<th>Return the vehicle</th>
<th>Purchase the vehicle</th>
</tr>
</thead>
<tbody>
<tr>
<td>Where your licence is revoked within 90 days of the vehicle being delivered to you</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Where your licence is revoked on or after 90 days of the vehicle being delivered to you</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Any arrears of salary sacrifice amounts</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loss of licence due to negligence</th>
<th>Return the vehicle</th>
<th>Purchase the vehicle</th>
</tr>
</thead>
<tbody>
<tr>
<td>Where your licence is revoked within 90 days of the vehicle being delivered to you</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Where your licence is revoked on or after 90 days of the vehicle being delivered to you</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Any arrears of salary sacrifice amounts</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

**Applicable charges**

<table>
<thead>
<tr>
<th>Your options</th>
<th>£250 + VAT administrative fee</th>
<th>Early termination charge</th>
<th>Excess mileage charges</th>
<th>Unfair wear and tear charges</th>
<th>Any arrears of salary sacrifice amounts</th>
<th>Any charges accrued during a period of absence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change the primary driver and keep the vehicle</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Loss of licence on medical grounds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Return the vehicle</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Purchase the vehicle</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>N/A</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Loss of licence due to negligence</td>
<td>Return the vehicle</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Purchase the vehicle</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>N/A</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

Please note that the cover does not apply to anyone over the age of 65 and you will be liable for any early termination costs if you decide to leave the scheme before the end of the period of agreement.

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17 The maximum cover limit provided by the product is £10,000. Any early termination charges above this are payable by the employee.
18 The early termination charge will be the higher of 40% of the outstanding lease costs or 4 months’ lease payments, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.
19 If you return your vehicle earlier than its agreed period of use your allowed mileage will be pro-rated on a daily basis and compared to the mileage you selected. If you have driven more miles than requested you will incur an excess mileage charge at a pence per mile rate, which will be stated on your order.
20 You will not be able to be insured on the vehicle, but you may nominate your spouse/partner or dependent to become the primary driver for motor insurance purposes. This option is only allowable on acceptance of the change of primary driver from the motor insurance provider.
21 i.e. due to a accumulation of points, drink/drug driving
22 If you opt to purchase the vehicle, you will need to arrange your own insurance, maintenance and repairs, road fund licences (tax disc) road fund licences (tax disc)s (tax disc) etc. and breakdown cover.
23 If you opt to purchase the vehicle, you will need to arrange your own insurance, maintenance and repairs, road fund licences (tax disc) road fund licences (tax disc)s (tax disc) etc. and breakdown cover.
5.6 Retirement

If you choose to retire you will no longer be in receipt of any salary from University of Cambridge and therefore your options are:

- Return the vehicle:
  You will be responsible for an early termination charge and a £250 + VAT administration fee plus any excess mileage and/or damage charges. The early termination charge will be the higher of 40% of the outstanding lease costs or 4 months’ lease payments, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.

  Keep the vehicle:
  Buy the vehicle for the current market value, once the administration fee, any early termination fee and/or excess mileage charges have been settled. If you opt for this then you will need to arrange your own insurance, maintenance and repairs, road fund licences (tax disc) etc.

Please note: If you return your vehicle earlier than its agreed period of use your actual mileage will be prorated on a daily basis and compared to the mileage you selected. If you have driven more miles than requested you will incur an excess mileage charge at a pence per mile rate, which is stated on your order.
Your options in the event of retirement

<table>
<thead>
<tr>
<th>Your options</th>
<th>£250 + VAT administration fee</th>
<th>Early termination charge(^{24})</th>
<th>Excess mileage charges(^{25})</th>
<th>Unfair wear and tear charges</th>
<th>Any arrears of salary sacrifice amounts</th>
<th>Any charge accrued during period of absence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Return the vehicle</td>
<td></td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Purchase the vehicle(^{26})</td>
<td></td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

Please note that the cover does not apply to anyone over the age of 65 and you will be liable for any early termination costs if you decide to leave the scheme before the end of the period of agreement.

\(^{24}\) The early termination charge will be the higher of 40% of the outstanding salary sacrifice amounts remaining for the period you have chosen or 4 months’ salary sacrifice amounts remaining for the period you have chosen, except where that salary sacrifice period has less than 4 months to run, in which case the cost charged will be the remaining salary sacrifice amounts remaining for the period you have chosen.

\(^{25}\) If you return your vehicle earlier than its agreed period of use your allowed mileage will be pro-rated on a daily basis and compared to the mileage you selected. If you have driven more miles than requested you will incur an excess mileage charge at a pence per mile rate, which will be stated on your order.

\(^{26}\) If you opt to purchase the vehicle, you will need to arrange your own insurance, maintenance and repairs, road fund licences and breakdown cover from the date of purchase. Early termination and related charges shown above are in addition to the purchase price quoted for the vehicle.
5.7 Dismissal

If during your participation in the Scheme you cease employment with University of Cambridge by reason of dismissal by University of Cambridge you must immediately contact Zenith who will advise you of your options, which are:

- **Return the vehicle:**
  If the date on which your dismissal takes effect is 90 days or more from the date on which you took delivery of the vehicle, excess mileage and/or damage charges will apply. This cover is subject to terms and conditions which are listed below. In all circumstances the maximum cover for early termination costs is capped at £10,000. If the vehicle’s early termination cost exceeds £10,000, then you will be required to pay any administration fee and any other costs described below and in addition to those; the difference between the £10,000 claim limit and the final early termination cost.
  If the date on which your dismissal takes effect is less than 90 days from the date on which the vehicle was delivered to you, you may be responsible for an early termination charge and a £250 + VAT administration fee plus any excess mileage and/or damage charges. The early termination charge will be the higher of 40\% of the outstanding lease costs or 4 months’ lease payments, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.

- **Keep the vehicle:**
  Buy the vehicle for the current market value, once the administration fee, any early termination fee and/or excess mileage charges have been settled. If you opt for this then you will need to arrange your own insurance, maintenance and repairs, road fund licences (tax disc) etc.
Your options in the event of dismissal

Please note that the cover does not apply to anyone over the age of 65 and you will be liable for any early termination costs if you decide to leave the scheme before the end of the period of agreement.

<table>
<thead>
<tr>
<th>Dismissal</th>
<th>Your options</th>
<th>Applicable charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return the vehicle</td>
<td></td>
<td>£250 + VAT administration fee&lt;sup&gt;27&lt;/sup&gt;</td>
</tr>
<tr>
<td>Where your dismissal takes effect within 90 days of the vehicle being delivered to you</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Where your dismissal takes effect on or after 90 days of the vehicle being delivered to you</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Purchase the vehicle&lt;sup&gt;30&lt;/sup&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Where your dismissal takes effect within 90 days of the vehicle being delivered to you</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Where your dismissal takes effect on or after 90 days of the vehicle being delivered to you</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

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<sup>27</sup> The maximum cover limit provided by the product is £10,000. Any early termination charges above this are payable by the employee. Please note that the cover does not apply to anyone over the age of 65 and you will be liable for any early termination costs if you decide to leave the scheme before the end of the period of agreement.

<sup>28</sup> The early termination charge will be the higher of 40% of the outstanding lease costs or 4 months’ lease payments, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.

<sup>29</sup> If you return your vehicle earlier than its agreed period of use your allowed mileage will be pro-rated on a daily basis and compared to the mileage you selected. If you have driven more miles than requested you will incur an excess mileage charge at a pence per mile rate, which will be stated on your order.

<sup>30</sup> If you opt to purchase the vehicle, you will need to arrange your own insurance, maintenance and repairs, road fund licences (tax disc) etc. and breakdown cover.
5.8 Reduction in working hours

If you elect to request a reduction in your working hours for any reason and this is granted, your salary will be reduced accordingly. This may create the situation where the salary sacrifice causes your gross salary to fall below the National Minimum Wage, which will mean you will no longer be eligible to participate in the scheme as you will not be able to make the salary sacrifice amounts.

In this situation you have the following options:

- Return the vehicle:
  If the request to reduce your working hours is made in a period of 90 days or more after the date the vehicle is delivered to you any excess mileage and/or damage charges plus the collection fee will apply. This cover is subject to terms and conditions which are listed below. In all circumstances the maximum cover for early termination costs is capped at £10,000. If the vehicle’s early termination cost exceeds £10,000, then you will be required to pay any administration fee and any other costs described below and in addition to those, the difference between the £10,000 claim limit and the final early termination cost.
  If the request to reduce your working hours is made within less than 90 days of the date of the vehicle being delivered to you an early termination charge and £250 + VAT administration fee will be applicable plus any excess mileage and/or damage charges. The early termination charge will be the higher of 40% of the outstanding lease costs or 4 months’ lease, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.

- Keep the vehicle:
  Buy the vehicle for the current market value, once the administration fee, any early termination fee (subject to the 90 days) and/or excess mileage charges have been settled. If you opt for this then you will need to arrange your own insurance, maintenance and repairs, road fund licences etc.

Please note: If you return your vehicle earlier than its agreed period of use your actual mileage will be pro-rated on a daily basis and compared to the mileage you selected. If you have driven more miles than requested you will incur an excess mileage charge at a cost per mile rate, which will be stated on your order.

5.9 Lifestyle changes

HMRC accepts that certain ‘lifestyle changes’ may justify changing a salary sacrifice arrangement before the intended period has elapsed although ‘lifestyle changes’ is not defined by HMRC. If you consider a ‘lifestyle change’ may justify changing an existing salary sacrifice arrangement, then please contact University of Cambridge by email to travel@admin.cam.ac.uk
Your options on Reduction in working hours Please note that the cover does not apply to anyone over the age of 65 and you will be liable for any early termination costs if you decide to leave the scheme before the end of the period of agreement.

<table>
<thead>
<tr>
<th>Your options</th>
<th>Applicable charges</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Where your reduction in hours takes effect within 90 days of the vehicle being delivered to you</strong></td>
<td><strong>£250 + VAT administration fee</strong>&lt;sup&gt;31&lt;/sup&gt;</td>
</tr>
<tr>
<td>Return the vehicle</td>
<td></td>
</tr>
<tr>
<td>Purchase the vehicle&lt;sup&gt;34&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td><strong>Where your reduction in hours on or after 90 days of the vehicle being delivered to you</strong></td>
<td>N/A</td>
</tr>
</tbody>
</table>

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<sup>31</sup> The maximum cover limit provided by the product is £10,000. Any early termination charges above this are payable by the employee.

<sup>32</sup> The early termination charge will be the higher of 40% of the outstanding lease costs or 4 months’ lease payments, except where that lease has less than 4 months to run, in which case the cost charged will be the remaining lease cost.

<sup>33</sup> If you return your vehicle earlier than its agreed period of use your allowed mileage will be pro-rated on a daily basis and compared to the mileage you selected. If you have driven more miles than requested you will incur an excess mileage charge at a pence per mile rate, which will be stated on your order.

<sup>34</sup> If you opt to purchase the vehicle, you will need to arrange your own insurance, maintenance and repairs, road fund licences (tax disc) road fund licences (tax disc) etc. and breakdown cover.
6 SERVICE, MAINTENANCE AND REPAIRS

6.1 Breakdown and recovery

If the car breaks down within its warranty period (details can usually be found in the manufacturer’s handbook) you should call the number of the authorised breakdown agency.

In the event of a breakdown outside of warranty you should call the following number:

Breakdown and Recovery (24hrs): 0370 732 4342

If the vehicle cannot be repaired at the roadside, you and your passengers will be taken to your onward destination or to your home address (anywhere within mainland Britain). The vehicle will be taken to an approved repairer anywhere in mainland Britain.

6.2 Tyre replacement or repair

The cost of all replacement tyres is included in the maintenance arrangements as part of the scheme in accordance with the below.

Included

- Accidental damage, such as irreparable punctures
- Sidewall damage as the result of pot holes, or speed bumps

Excluded

- Vandalised tyres
- Wilful damage
- Deliberate kerbing (i.e. bouncing in / off kerbs to park)
- Driver abuse (wheel spinning, handbrake turns, aggressive driving styles)

Any costs associated with items excluded in your maintenance agreement will be deducted from your net salary.

To arrange a tyre repair or replacement you must call 0370 732 4342.

It is your responsibility to check regularly all tyres, including the spare, for correct inflation levels and tread, which should be in line with the manufacturer’s handbook.

Before replacing a tyre on the basis of wear, please check with the supplier how much tread is remaining on the tyre before it is replaced as Zenith will only replace a tyre that has 2mm or less tread remaining.

6.3 Booking a service or repair

The cost of servicing the car in line with the manufacturer’s recommended service schedule is included in the scheme. You MUST use Zenith’s approved suppliers for any servicing or maintenance that the car requires.
To arrange this call 0370 732 4342 or book online using our new quick and easy booking form - https://www.zenith.co.uk/driver-booking/ where you can select what booking preference you would like to choose from courtesy car to collection and delivery as well as providing three convenient dates for the garage to choose from.

Zenith will then arrange for the car to be collected and delivered back to you at an agreed location and time. If you need a courtesy car, Zenith will arrange this (subject to availability). Zenith can also offer drop off and wait services too depending on the type of work being carried out.

Zenith need ten working days’ notice for the collection and delivery service and fifteen working days’ notice for the courtesy car, to ensure availability. If a courtesy car is not available or you do not want the courtesy vehicle offered you can choose to hire a vehicle at your own cost. Once the car is in for a service it will also be washed and vacuumed before it is returned to you.

6.4 Repairs which are not covered by the scheme

The maintenance arrangements included in the scheme include routine servicing, replacement tyres, Road Fund Licences, air conditioning re-gas, collection and drop-off service, batteries, brake pads and discs, worn wiper blades, and anti-freeze.

Your maintenance arrangement does not cover consumable items such as washer fluid. Any repair/maintenance work that is attributed to driver abuse or excessive wear and tear is not included. Work which is identified outside of your maintenance arrangement will be notified to Zenith, who in turn will seek your authority on the occasions where this is not a safety related item.

These repairs will be deducted from your net salary once the invoice is received by Zenith. You will always receive a confirmation of costs ahead of the deduction from your net salary.

You must not leave accidental damage unattended. Damage must be rectified as quickly as possible. You will be liable for the cost of any damage when you return the car and any damage charges will be deducted from your monthly net salary. Please see section ‘End of Period – Returning the car’ for further details.

If additional valeting and/or internal/external repair is required due to misuse, abuse, or negligence of the car, or smoking, then Zenith reserve the right to pass the additional costs incurred on to you via deduction from your net salary.

In the event than an employee or driver adds the incorrect fuel to their vehicle and a breakdown recovery service need to attend the vehicle, the cost to have the fuel drained from the vehicle is not covered under the maintenance arrangements. Payment for this will be the responsibility of the employee and will be recharged via the employee’s net salary.

6.5 Windscreen replacement

The cost of all replacement windscreens is included in the maintenance arrangements as part of the scheme, however, please be aware that any glass replacements will be subject to payment of the insurance excess (£75) – please note that repairs will not require the insurance excess to be paid.

Zenith has arrangements with several windscreen suppliers providing 24-hour replacement glass and windscreens.
To arrange a windscreen or glass repair or replacement you must call 0370 732 4342.

6.6 Technical enquiries

Zenith's technical team will be happy to help if you feel there is a persistent technical problem with the car and you require assistance to resolve the problem. You can call 0370 732 4342. If you believe your car has any mechanical problems, please report this as soon as possible.
7 INSURANCE

Your insurance premium is derived taking into consideration the following Material Facts; the age of the youngest driver (Primary, Secondary or nominated), post code and location of where the vehicle will be kept, the ABI vehicle insurance group and any other information you are asked to provide when quoting on the vehicle. This is an integrated part of the online portal and is designed to cover the vast majority of drivers and vehicles. Outside of this insurance can be provided on a referral basis.

Please note there is no guarantee that this referral will be successful.

Vehicles ordered through the Scheme have insurance included which is brokered by Lloyd Latchford Group Limited trading as Lloyd Latchford Schemes.

The policy provides cover against certain clearly specified events but in common with other insurances only against those events.

Please note that ahead of your delivery and upon the annual premium renewal the Material Facts provided at the point of quotation will be reviewed and verified by Lloyd Latchford directly by them with you. Should any changes be identified which result in a change to your premium you will be notified.

7.1 Qualifying participants

As part of the vehicle ordering process you will be required to confirm that the details within the insurer’s Policy Summary and eligibility are true and correct in order to confirm you qualify for the scheme insurance.

The Policy Summary is a record of the information and Material Facts advised to Lloyd Latchford Group Limited trading as Lloyd Latchford Schemes via Zenith, upon which the acceptance of the proposal for insurance and the calculation of the premium are based and which forms the basis of the provision of insurance.

If you do not meet the insurance criteria you must contact Zenith on 0370 732 4342 before placing your order in order to seek an individual premium on a referral basis. Please note there is no guarantee that this referral will be successful.

You must read the Policy Summary and Eligibility within the Useful Documents section of your driver portal. It’s important to note that some areas of the insurance Policy Summary may differ from University of Cambridge EV salary sacrifice car scheme policy. Where this is present this policy takes precedent, if you are unsure or what clarification please contact your account manager on 0370 732 4342.

7.2 Insurance cover

- The scheme insurance applies to University of Cambridge employees and the spouse/partner of University of Cambridge employees aged between 18 and 75 who have held a full UK or EC/EEA driving licence for 24 or more hours.

Drivers must not have more than 2 category A convictions, and no more than 1 NCD prejudicial incident (fault) in the last 3 years, unless prior agreement has been obtained from the insurer. A fault claim is Any claim that you have had or has been associated with any of your previous motor vehicle insurance policies.
that has been paid and not recovered (irrespective of No Claims Discount) from a Third-Party insurer. This includes damage caused by; potholes or poor road maintenance, theft from or of Your car, being hit while parked, flood damage, if You hit or are hit by an animal, or hit by an object or debris (excluding vehicles)’.

**If you are ordering a primary vehicle** (i.e. you will be the main driver) you will automatically be covered for business use including social, domestic and pleasure. Subject to the occupation of additionally nominated and approved drivers being within the insurer’s acceptance criteria, business use may also be included. If you are unsure or want to check please contact Zenith on 0370 732 4342.

**If you are ordering a secondary vehicle** (i.e. your spouse/partner will be the main driver) the insurance policy covers your spouse/partner for business use including social, domestic and pleasure. Subject to the occupation of your spouse or partner (or additionally nominated and approved drivers) being within the insurer’s acceptance criteria, business use may also be included. If you are unsure or want to check please contact Zenith on 0370 732 4342.

**Demonstration Vehicles** – Demonstration vehicles are not currently available through the scheme.

### 7.3 Nominated additional drivers

You can request up to 2 permanent additional drivers when placing your order; such as partners and children – for social, domestic and pleasure use ONLY and provided they meet the requirements as outlined in the Policy Summary.

Please note that there may be an additional premium cost payable for any additional drivers – if applicable this cost will be advised by the scheme insurance broker upon receipt of the request.

### 7.4 Excesses

In the event of a claim the insurer will impose an excess for all claims for damage or and theft regardless of fault to your vehicle or use of a courtesy vehicle. To understand the excess costs associated with your claim please see your Policy Summary in the Useful Documents section of your driver portal.

You will be liable to pay the excess amount for each claim. Zenith will notify you when the charge is to be made and it will be deducted from your net salary. Please note that additional excess amounts will be imposed if your insurance premium has been set on an individual referral basis. Zenith will advise you of these additional excess amounts if applicable.

If the incident is the fault of a traceable third party a claim for recovery of the uninsured loss, i.e. the excess amount, will be made by Zenith through their chosen third party provider. Any amounts recovered will be subject to an administration charge of 12.5% plus VAT. This will be deducted from the recovered amount.

All incidents logged are treated as a fault claim until Zenith receive a settlement cheque from the third party. The repairs will be actioned as quickly as possible at a Zenith approved repairer. Once Zenith receive the invoice from the repairing garage this will be presented to the third party as the ‘loss’.

Please note that the timeframe within the industry for a settlement varies depending on your claim. Zenith endeavour to resolve all claims as quickly as possible and will keep you regularly updated with your claim progress.
7.5 Policy inclusions

The policy provides cover against certain clearly specified events. For example the policy is not a ‘maintenance arrangement’ and does not provide cover for normal wear tear or deterioration. It is your responsibility to ensure that the car is kept in a roadworthy condition.

You can view a copy of your Policy Summary within the Useful Documents section of your driver portal.

7.6 Claims History Letters

Zenith can supply you with a history of your accident claims made throughout your vehicle allocation should this be required. The document will include information on all fault and non-fault claims regardless of whether the insurer was notified. Please note this is not a ‘No Claims History Letter’.

Claims history letters are available from Zenith on request at a cost of £25 + VAT.

To process your request Zenith would need the following information:

- Dates of employment
- Vehicle registration (including dates of your vehicle allocation)

Please note if you would like multiple vehicles on your letter you will need to provide all vehicle information.

Once your request has been made, our Accident Management team will process your request, please allow 14 working days. At the point that your letter is ready a member of the team will contact you to take your payment over the phone using your debit card. Letters will not be issued until payment has been received.

Requests can be made by contacting Zenith on 0370 732 4342 or EVSS@zenith.co.uk
8 ACCIDENTS AND INCIDENTS

8.1 Accidents

If you are involved in an accident you must follow the procedures below as far as they apply in the particular circumstances. Make sure that you do NOT admit liability either expressly or by implication, or make or promise any payment.

If you are involved in an accident, ensure that you and your passengers are safe from the risk of injury and record the following information:

- The facts of the accident, as agreed with all parties
- The time, place, and circumstances of the accident
- The names and addresses of the parties involved, together with details of other parties’ insurers wherever possible
- The names and addresses of any witnesses to the accident

You must give to anyone that has reasonable grounds for requiring the information:

- Your own name and address
- The car registration number
- Insurance policy number and insurer contact details

You must call the police to the scene of the accident if:

- Anyone has been injured
- Damaged cars constitute a road hazard
- Traffic signs, road markings have been damaged

If this is not practical the accident must be reported as soon as possible and in any event within 24 hours.

You should also record the date and time and details of the vicinity of the accident, making a sketch if possible, including:

- Street names and widths
- Road layout, type of road, direction of cars, their position at impact,
- Distances of cars from the kerb, road centre, and cross-roads or junction
- The condition of the road surface, weather, and street lighting

You MUST report all accidents and incidents whether or not a third party is involved to Zenith on 0370 732 4342.

In the event of an accident resulting in the total loss of the car, you will be liable for any charges arising. Such charges may include, but are not limited to the excesses outlined in your Policy Summary and excess mileage charge if the car is over the pro-rated allowance at the point of termination in the event of a car becoming a total loss.
8.2 Incidents

8.2.1 Stolen vehicles
In the event that the car is stolen should report the incident immediately to police and make a note of the crime incident number.

You should also contact Zenith on 0370 732 4342 who will take all the relevant details and if necessary arrange recovery of the car and supply a temporary replacement.

Please note a period of 4-6 weeks is required by the insurer to allow the Police time to try and recover the vehicle. During this period no further action is taken by the insurer and you will still be required to make your salary deductions.

If the vehicle is not recovered after this 4-6 week period Zenith will begin the total loss proceedings.

8.2.2 Windscreen and Glass
In the event of windscreen or glass damage, you must contact Zenith on 0370 732 4342.

8.2.3 Other incidents
In the event that your vehicle is vandalised, broken into or other damage incurred on your vehicle which falls outside of an accident, you must contact Zenith on 0370 732 4342.

8.3 Total Loss
In the event your vehicle is deemed a total loss the charges Zenith will negotiate with the insurer for the settlement of the vehicle. The timescale for this can take 4-6 weeks depending on the clarity of the incident and level of damage. During this period you will still be required to make your salary deductions.

Once settlement figure is agreed, the salary sacrifice arrangement is settled and the vehicle is taken off scheme. Your salary sacrifice deduction will then cease and you may order a new vehicle.

Please note that you may still be liable for any charges arising. Such charges may include, but are not limited to any excesses outlined in your insurance Policy Summary and excess mileage charges if the car is over the pro-rated allowance at the point of termination.
9 OTHER INFORMATION

9.1 Hire cars

The University of Cambridge EV salary sacrifice scheme does not have a hire car provision for you to utilise when a courtesy vehicle is not available to you.

Hire vehicles of this nature would be sourced and funded by yourself outside of this scheme.

10 END OF PERIOD – RETURNING THE CAR

10.1 Arranging collection

At the end of your salary sacrifice period should you decide not to remain in the scheme you will be required to arrange collection with Zenith on 0370 732 4342.

10.2 Damage – fair wear and tear

10.2.1 What is fair wear and tear?

When a car is returned at the end of your salary sacrifice period it should be returned in a condition considered acceptable for its age and mileage allowing for fair wear and tear.

At the end of your salary sacrifice period, the car will be collected and returned to the Zenith de-fleet centre where it will be assessed for any damage.

Damage which is deemed to be outside of British Vehicle Rental and Leasing Association (BVRLA) Fair Wear and Tear Guidelines will be charged. Please note that these charges can be incurred after your last salary deduction.

To find out more about the required condition of your return car and to see details of damage which is deemed outside of the BVRLA guidelines you can find more information out by following this link www.zenith.co.uk/bvrla

If you have any query about the amount to be charged you should raise this with Zenith immediately.