



Public – To be published on the Trust external website

Title: Lease Car Policy

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1 Introduction

The driver behind this policy is to attract and retain the highest quality of colleagues which in turn will lead to a great experience for our patients', carers and families. It is commonplace that employers provide benefits such as lease cars to its colleagues.

This policy supports the delivery of Our Journey To Change and helps us deliver our strategic goal to co-create a great experience for our colleagues by providing staff with clear instructions to ensure that they are well informed when working. It also provides access to a lease car, and ensures colleagues are reimbursed fairly and equitably for expenses incurred whilst working for the trust.

2 Why we need this policy

2.1 Purpose

This policy sets out the eligibility criteria and the method of calculation for the driver's private use rental for a lease car. The purpose of the scheme is to provide transport to employees who are required to be mobile in the course of their work.

This policy also reflects Our Journey To Change by supporting its values. Living our values is intrinsic to delivering our Journey to Change. This policy helps support staff by providing clear guidance to ensure they are able to complete the requirements of their roles.

2.2 Objectives

The objective of this policy is to ensure the correct use of the lease car benefit scheme.

3 Scope

The scheme applies to all employees, however there are certain legal restrictions which may prevent a lease being accepted as detailed below. Other external factors, including the requirements of Her Majesty's Customs and Excise (HMRC) may impact on the detailed operation and eligibility for the scheme and should be confirmed at the point of application.

All individuals entering these arrangements must be employees who are on a permanent contract.

Commuter mileage is classed as private mileage.

4 Policy

4.1 Conditions

The employee is required, as a condition of the car being made available for their private use, to pay (an amount of money) for that private use of the car. The amount of money will be calculated by deducting a business mileage allowance from the total cost for the provision of the chosen car at the total annual mileage. The employee can choose to pay the balance by way of either salary deduction or salary sacrifice; VAT is charged on the full amount deducted / sacrificed from salary, for the service provided, regardless of whether certain supplies are zero rated e.g. insurance and excise duty etc.

All qualifying drivers will receive a standard lump sum allowance and an inclusive mileage allowance based on the average estimated annual business mileage. The allowance is calculated by multiplying the driver's estimated annual business mileage by the mileage rate and added to a standard lump sum. The business allowance is inclusive of all the Trust's costs and specifically includes the full cost of insurance, Class 1a National Insurance, fuel for business use and a contribution for the incremental lease rental cost. Drivers will purchase all the fuel for business and private use. Note: Due to changes made by HMRC, fuel reimbursement will now be paid on the submission of a mileage claim form to Knowles Associates at the rate included in Annex A. The mileage claim form can be downloaded from InTouch.

The standard allowance is applicable to all drivers that travel in excess of the threshold mileage, as set out in Appendix 3. Additional enhancements detailed below may be added to the standard allowance as appropriate.

Employees permitted to join the scheme below the threshold mileage will receive a single mileage allowance with no lump sum as detailed in Annex A.

Where the Trust considers it economically viable to provide a car but the offer of a car is refused, then all official journeys will be reimbursed at the Reserve Mileage Rate as detailed in the Travel and Subsistence Policy.

In some cases, the Trust will provide a car for business use only to be used as a pool car which will be available to a group of drivers. These cars will not be taken home or used for any private purposes whatsoever. Fuel cards will be issued to all cars exclusively used for business journeys.

The fuel reimbursement rate will be reviewed in line with the HMRC advisory fuel review. The rates will be reviewed twice a year and any changes will take effect on 1 January and 1 July. The Trust will also consider changing the rates if fuel prices fluctuate by 5 per cent from the published HMRC rates when each review is made, and the Trust consider the price change will be sustained.

4.2 Salary Sacrifice

Under this payment option the employee swaps or 'sacrifices' part of their salary in return for their non-cash benefit, in this case the provision of a new lease car. As this sacrifice reduces the gross salary, the employee will pay lower tax, national insurance and pension contributions.

The value of the salary sacrifice will be based on all of the cost elements for the selected vehicle.

The employee is required to sign an amendment to their contract of employment with their agreement to sacrifice part of their gross salary in exchange for the car. The amount sacrificed will be based on the annual cost of the chosen car.

In the event of an employee being made redundant by the Trust while they are paying for a lease car through a salary sacrifice scheme the redundancy payment will be based on the higher gross salary (so will not be affected).

The **2015 NHS pension scheme**, (distinct from contributions that might have been paid into earlier schemes), is based on career average pensionable pay. Therefore, for periods where an employee is participating in a salary sacrifice arrangement 2015 NHS pensions scheme pensionable pay is reduced (i.e. salary minus the sum sacrificed). As such it is important to consider the tax, national insurance contributions and pension contribution savings against the reduction / impact on pension benefits before deciding to participate in a salary sacrifice scheme. These considerations will vary depending on individuals' personal and NHS Pensions scheme circumstances. Individuals are advised to obtain independent professional advice in relation to pensions.

If an employee paying for a lease car through salary sacrifice goes on maternity leave the occupational maternity pay that they receive would be based on their salary in the qualifying period. In this case, it would be the lower amount following deduction of the salary sacrifice. To avoid this, the member of staff would need to move to a salary deduction arrangement or to return the vehicle before the beginning of the qualifying period.

Any reduction to an employees' salary through salary sacrifice must not take them below national living wage or below the National Insurance lower earnings limit for national insurance contributions. To ensure future year increases to minimum wage do not impact on employees (because lease cars are a 3 year contract), a buffer will be applied, based on recent and forecast inflation levels to minimum wage. This is to aim to protect individuals from entering lease arrangements that are affordable, but who might subsequently become ineligible for a salary sacrifice arrangement (e.g. due to national living wage increases meaning they breached the HMRC minimum salary rule) and would then transfer across to a more expensive non salary sacrifice scheme.

In accordance with the provisions contained in part II of the Employment Rights Act 1996, any employee who has applied for a lease car under salary sacrifice will be issued with an amendment to contract letter with details of their new reduced salary.



Employees must sign this to consent to the changes in their terms and conditions of employment, and therefore without the appropriate signature, applications for a lease car will not be granted

Employees should be aware that a reduction in salary may have an effect on statutory payments and other earnings-related benefits such as tax credits. However, the Trust is not regulated to provide financial advice and therefore cannot discuss individual employee's specific circumstances with them. There are independent, free, money advice services and the Citizens Advice Bureau that can help.

4.3 Salary Deduction

Under this option payment for the car is made on a monthly basis by a deduction from the employee's net pay (this is the pay received after income tax, national insurance and pension contributions).

The charge for the car to the employee is the annual cost of the chosen car.

VAT is charged on the full amount deducted from salary for the service provided, regardless of whether certain supplies are zero rated e.g. insurance and excise duty.

4.4 Vehicle Selection

Because of the diversity of the work undertaken, drivers can make a free choice of vehicle subject to the following restrictions. The choice of vehicle must be suitable for the performance of the driver's duties in a safe and appropriate manner. Special emphasis will be placed on Health & Safety issues concerning the carriage of goods & people, the length of the journey and the type of roads regularly travelled.

The Trust is committed to sustainable development and to reduce the environmental impact of the fleet. Therefore, a number of incentives have been introduced to encourage drivers to reduce their business and private travel and to select a car with low carbon dioxide emissions. The allowance will be adjusted by a percentage of the insurance cost based on a range of values for carbon dioxide emissions of the chosen car.

Finally, the image of the organisation and the way it is perceived is also affected by the choice of car and the Trust wishes to portray an image appropriate to its role as a provider of quality and value. Therefore, certain types of vehicle will not be approved. At the time of writing this policy soft top convertibles are not permitted; however, this will continue to be reviewed.

4.5 Mileage Variations

Mileage returns must be completed and submitted at the end of each month. Any permanent variation to the annual business mileage, resulting from a job change or a change in duties, will be re-calculated using the revised allowance. Please note when considering entering the scheme that this may result in a change to the mileage rate offered in the scheme allowance and the cessation of the lump sum allowance.

4.6 Excess Home to Base Disturbance Allowance

Employees on Agenda for Change contracts will be reimbursed for miles travelled in the performance of their duties which are in excess of the home to agreed work base return journey. Normally the miles eligible for reimbursement are those travelled from the agreed work base and back. However, when the journey being reimbursed starts at a location other than the agreed work base, (for example home), the mileage reimbursed will be as set out in the example below (source: Agenda for change handbook section 17):

Journey (Outward)	Distance	Eligible Miles
Home to base	15 miles	None
Home to first call	Less than 15 miles	Eligible mileage starts after 15 miles have been travelled
Home to first call	More than 15 miles	Eligible mileage starts from home, less 15 miles

Journey (return)	Distance	Eligible Miles
Last call to base		Eligible mileage ends at base
Last call to home	Less than 15 miles	Eligible mileage ends 15 miles from home
Last call to home	More than 15 miles	Eligible mileage ends 15 miles from home

Lease car drivers may only claim home to base journeys in accordance with the Trust Travel & Subsistence Policy (FIN0004).

All existing lease car agreements will be protected on the previous version of this policy (FIN/0005). All lease car contracts agreed from the policy sign off date will reflect the content of this policy.

4.7 Enhancements

A range of enhancements have been designed to achieve a reduction in risk and environmental impact. In addition, the enhancements will achieve strategic management objectives.

In exceptional circumstances the Trust may authorise the payment of travel between home and the normal place of work that is not a result of relocation.

Commuting enhancements may also apply when a member of staff is on an approved training course and will be limited to the duration of the course.

When a member of staff regularly attends work for overtime, or when on call, they may have an enhancement added to the standard allowance at the discretion of the Director of People and Culture.

Environmental incentives are designed to achieve the NHS and Trust's stated objective to reduce the carbon footprint of the fleet. Charges and credits are based on the carbon emission value of the chosen car as a percentage of the insurance premium.

Risk reduction incentives are designed to improve the safety of staff when driving at work. The strategies will also result in a reduction in the insurance premium relative to the reduction in accidents and insurance claims.

Transitional allowances will apply when a new member of staff transfers to the Trust and brings with them a car from a different scheme. With the agreement of the Director of Finance and Information the difference between the net cost to the driver on the current scheme and the net cost under the previous employer's scheme will be added to the standard allowance for the duration of the current lease. The enhancement will cease when the current car is returned, and the new car will be based on the standard scheme.

4.8 Lease Car Scheme Administration

The Trust has appointed Knowles Associates to administer leased vehicles on its behalf. All aspects of vehicle administration, from the initial quotation to procurement, monitoring and accident management, will be dealt with by Knowles Associates. Knowles Associates will carry out their duties based on the contents of this policy.

4.9 Inland Revenue Returns

Employees will be liable for a taxable benefit charge calculated in accordance with HM Revenue and Customs (HMRC) guidance. This charge is collected through an alteration to the tax code of the employee and is based on the list price value of the leased vehicle, the level of Co2 emissions and the contributions for private use. All employees will be provided with an estimate of the likely charge at the quotation stage.

It is the responsibility of the employee to ensure their tax code is correct.

4.10 General Contract Terms

The Trust leases vehicles for use on official business. Vehicles are provided on a contract hire agreement, normally for a period of 3 years. All vehicles are covered by fully

comprehensive insurance, breakdown and recovery services and accident management. Routine servicing, maintenance and repairs are also covered.

All servicing and repairs resulting from normal wear or component failure will be covered by the leasing company. The driver will be responsible for any accidental damage or damage resulting from the misuse or neglect of the car.

Drivers will be required to enter into a contract with the Trust under conditions set out in the lease car terms and conditions of use document below. On agreeing the quotation, the driver must complete an application form online and sign a hire agreement before the car is ordered. The application must be approved by the employee's budget holder and finance for final approval.

The employee must produce a valid driving licence covering the type of vehicle to be driven. The Trust reserves the right to confirm the driving licence details with the DVLA. Drivers must inform the Trust of all penalty points or other motoring offences that may affect the driver's ability to drive the car. The loss of a driving licence may result in the car being withdrawn and an early termination penalty charged to the individual.

The employee is responsible for ensuring vehicle services and repairs are completed when required, as well as maintaining good running order of the vehicle throughout the period of the lease.

4.11 Insurance Excess

All vehicles provided by the Trust will be covered at all times by a comprehensive business and private insurance policy arranged on a fleet wide basis. The use of temporary vehicles and all hire cars must be notified to the scheme administrator.

When a vehicle is parked in a hospital or any other NHS location that is the employee's permanent workplace, the use of the vehicle will be classed as normal commuting and will be treated as being on private use. When the vehicle is parked at a temporary workplace the activity will be classed as normal business use.

In the case of an accident the relevant insurance excess will be payable by the employee.

Where the Line Manager agrees that the accident occurred during business use of the vehicle, either travelling or when parked at a temporary workplace, the excess will be paid by the Employer.

Any costs incurred by misuse, including the incorrect use of fuel appropriate to the vehicle, will be charged in full to the employee. Such costs are not covered by the insurance policy and drivers should take care to ensure that the correct fuel is used at all times. This applies equally to drivers using the Trust's leased pool cars

4.12 Parking Fines and Penalties

The driver remains fully responsible for any fines or penalties incurred during use of the vehicle. Any payment which becomes due will be met by the employee in all cases.

Necessary charges incurred for parking, road tolls and congestion charges whilst on business use will be met by the Trust. These expenses must be claimed on the 'travel and subsistence claim form' and authorised by the line manager in the normal way.

The lease car mileage claim form must not be used for out of pocket expenses.

4.13 Relief Vehicles

A relief vehicle will be provided free of charge under the following circumstances:

- a) Whilst the vehicle is undergoing accident repairs at an approved repairer;
- b) When the car breaks down and requires recovery;
- c) When the vehicle has been booked in for repairs and servicing using the appropriate booking service.

4.14 Termination of the Lease

If any of the following events occur the employee's right to a car within the scheme will discontinue forthwith. Any costs resulting from the early termination of the contract will be borne by the Employer or the employee as described below.

The employer will pay the early termination charge in respect to sections a, b, c, d, e & f below.

- a. The cessation of the employer's entitlement to possession of the vehicle under its agreement with the leasing company.
- b. The vehicle for whatever reason becomes, in the opinion of the leasing company, uneconomic to repair and/or maintain.
- c. The total loss, whether by theft or otherwise of the vehicle for three consecutive months.
- d. The termination of the employee's contract of service with the employer whether by virtue of death, voluntary resignation, dismissal, redundancy, retirement or otherwise.
- e. Any meeting of the employee's creditors is called, or the employee commits any act of bankruptcy, or any attempt be made to levy distress against the vehicle by reason of the employee's indebtedness.
- f. Prolonged absence by the employee from their official duties.
- g. The employee commits any breach of the terms of the hire agreement, express or implied.

- h. The vehicle is covering private mileage which, in the opinion of the Scheme Manager, is abnormal and causes concern for maintenance and value.
- i. Failure to pay money due to the employer from the employee under this agreement within thirty days of the same becoming due.
- j. The employee becoming disqualified from holding or for any reason ceasing to hold a valid licence entitling the employee to drive a car.
- k. In the absence of any of the aforementioned events, the expiration of the period of hire specified above, or any extensions of the same.
- l. When, in very exceptional circumstances an employee applies to terminate their participation in the scheme.
- m. Any other very exceptional circumstances not provided for in subparagraph a to l above.



Employees must provide adequate notice and assist the Trust to reallocate the car and mitigate the costs.

4.15 Insurance Claims

The employer will pay any insurance excess charges as set out in the insurance summary in the 'Lease Car Scheme Terms & Conditions of Use – First Schedule'; this document is made available to all lease car users by the administrators of the lease car scheme – Knowles Associates.

However, there are occasions when the costs due as a result of an accident will not be covered by the Trust's insurance policy. This includes when the damage is as a result of the driver not taking the appropriate due care and attention when in charge of the vehicle, or if the costs to repair the vehicle have been caused by deliberate abuse or wilful neglect. Instances of these occasions are, for example:

- Filling the fuel tank of the vehicle with the wrong class of fuel
- Scuffing alloy wheels and tyres on kerbs
- Parking and leaving the vehicle and omitting to activate the handbrake, allowing the vehicle to move away from its parked position

In these instances, the employee will be responsible for the costs of repairs and maintenance – this is also clearly identified in the 'Lease Car Scheme Terms & Conditions of Use – First Schedule', and the employer is within its rights to have these costs deducted from the employee's salary.

4.16 End of Contract Costs

At the end of the contract the vehicle will be appraised for condition in the presence of the employee. If any defects are identified, or repairs deemed necessary by the Contractor to bring the vehicle into good condition (taking fair wear and tear into account) – the employee will be liable to meet these costs, and the employer is within its rights to have these costs deducted from the employee’s salary.

At the end of the contract the vehicle must be handed back to the lease company with both sets of keys. If both sets of keys are not available at the time of pick-up then a charge will be levied to the employee who will be liable to meet these costs, and the employer is within its rights to have these costs deducted from the employee’s salary. Providing a second set of keys at a later date will not avoid the charge being made.

5 Related documents

[Travel & Subsistence Policy](#)

[Non-Business Use Lease Car Procedure](#)

6 How this policy will be implemented

6.1 Training needs analysis

Staff/Professional Group	Type of Training	Duration	Frequency of Training
Staff wishing to take out a lease car as part of the trust’s lease car scheme	Policy made available to all staff through the intranet and Trust website to review prior to signing for a lease car	1 hour	As required

7 How the implementation of this policy will be monitored

Number	Auditable Standard/Key Performance Indicators	Frequency/Method/Person Responsible	Where results and any Associate Action Plan will be reported to, implemented and monitored; (this will usually be via the relevant Governance Group).
1	Finance will ensure salary deductions and reimbursements are completed in line with this policy	As required	Escalated to FSB as required

8 References

Policy reflects Agenda for Change where appropriate
 Lease Car Scheme Terms & Conditions of Use – First Schedule

9 Document control (external)

To be recorded on the policy register by Policy Coordinator

Date of approval	21 June 2023
Next review date	21 June 2026
This document replaces	FIN-0005-v4 Lease Car Policy
This document was approved by	Senior Finance Meeting (virtual)
This document was approved	07 June 2023 (virtual)
This document was ratified by	Management Group
This document was ratified	21 June 2023
An equality analysis was completed on this policy on	7 June 2023
Document type	Public
FOI Clause (Private documents only)	n/a

Change record

Version	Date	Amendment details	Status
3	4 Jul 2014		Withdrawn
4	3 May 2016	Sections added to allow salary sacrifice as a method of payment	Withdrawn
4	29 Apr 2019	Document under review, review date extended from 4 May 2019 to new date of 04 Nov 2019 to allow review work to be done.	Withdrawn
4	21 Aug 2019	Review date extended from 04 Nov 2019 to 01 Apr 2020	Withdrawn
4	16 Apr 2020	Review date extended from 01 Apr 2020 to 01 Oct 2020	Withdrawn
4	Oct 2020	Review date extended to 01 October 2021	Withdrawn
5	21 Jun 2023	Full review with minor changes acknowledging that further changes will be required once Smarter Working is embedded: Updated to new template, Update to terminology, Updated to reflect any required legal changes. Updated HMRC section	Ratified

Appendix 1 - Equality Analysis Screening Form

Please note: The Equality Analysis Policy and Equality Analysis Guidance can be found on the policy pages of the intranet

Section 1	Scope
Name of service area/directorate/department	Accounting & Governance
Title	FIN-0005-v5 Lease Car Policy
Type	Policy
Geographical area covered	Trust Wide
Aims and objectives	To ensure the correct use of the lease car benefit scheme
Start date of Equality Analysis Screening	7 June 2023
End date of Equality Analysis Screening	7 June 2023

Section 2	Impacts
Who does the Policy, Service, Function, Strategy, Code of practice, Guidance, Project or Business plan benefit?	All Staff
Will the Policy, Service, Function, Strategy, Code of practice, Guidance, Project or Business plan impact negatively on any of the protected characteristic groups?	<ul style="list-style-type: none"> • Race (including Gypsy and Traveller) NO • Disability (includes physical, learning, mental health, sensory and medical disabilities) NO • Sex (Men, women and gender neutral etc.) NO • Gender reassignment (Transgender and gender identity) NO • Sexual Orientation (Lesbian, Gay, Bisexual and Heterosexual etc.) NO • Age (includes, young people, older people – people of all ages) NO • Religion or Belief (includes faith groups, atheism and philosophical beliefs) NO • Pregnancy and Maternity (includes pregnancy, women who are breastfeeding and women on maternity leave) NO

	<ul style="list-style-type: none"> • Marriage and Civil Partnership (includes opposite and same sex couples who are married or civil partners) NO • Armed Forces (includes serving armed forces personnel, reservists, veterans and their families) NO
Describe any negative impacts	N/a
Describe any positive impacts	Providing the option of a salary sacrifice car for all staff.

Section 3	Research and involvement
What sources of information have you considered? (e.g. legislation, codes of practice, best practice, nice guidelines, CQC reports or feedback etc.)	Policy reflects Agenda for Change where appropriate Lease Car Scheme Terms & Conditions of Use – First Schedule
Have you engaged or consulted with service users, carers, staff and other stakeholders including people from the protected groups?	No
If you answered Yes above, describe the engagement and involvement that has taken place	N/a
If you answered No above, describe future plans that you may have to engage and involve people from different groups	N/a

Section 4	Training needs
As part of this equality analysis have any training needs/service needs been identified?	No
Describe any training needs for Trust staff	N/a
Describe any training needs for patients	N/a
Describe any training needs for contractors or other outside agencies	N/a

Check the information you have provided and ensure additional evidence can be provided if asked

Appendix 2 – Approval checklist

To be completed by lead and attached to any document which guides practice when submitted to the appropriate committee/group for consideration and approval.

	Title of document being reviewed:	Yes / No / Not applicable	Comments
1.	Title		
	Is the title clear and unambiguous?	Yes	
	Is it clear whether the document is a guideline, policy, protocol or standard?	Yes	
2.	Rationale		
	Are reasons for development of the document stated?	Yes	
3.	Development Process		
	Are people involved in the development identified?	Y	
	Has relevant expertise has been sought/used?	N	
	Is there evidence of consultation with stakeholders and users?	N/a	
	Have any related documents or documents that are impacted by this change been identified and updated?	Y	
4.	Content		
	Is the objective of the document clear?	Y	
	Is the target population clear and unambiguous?	Y	
	Are the intended outcomes described?	Y	
	Are the statements clear and unambiguous?	Y	
5.	Evidence Base		
	Is the type of evidence to support the document identified explicitly?	N/a	
	Are key references cited?	Y	
	Are supporting documents referenced?	Y	
6.	Training		
	Have training needs been considered?	Y	
	Are training needs included in the document?	Y	

	Title of document being reviewed:	Yes / No / Not applicable	Comments
7.	Implementation and monitoring		
	Does the document identify how it will be implemented and monitored?	Y	
8.	Equality analysis		
	Has an equality analysis been completed for the document?	Y	
	Have Equality and Diversity reviewed and approved the equality analysis?	Y	
9.	Approval		
	Does the document identify which committee/group will approve it?	Y	
10.	Publication		
	Has the policy been reviewed for harm?	Y	
	Does the document identify whether it is private or public?	Y	Public
	If private, does the document identify which clause of the Freedom of Information Act 2000 applies?	N/a	

Appendix 3 – Mileage Allowances

1. Lease Car Scheme Allowance

Annual Mileage Lump Sum Threshold	2,500 miles
Lump Sum payable above the threshold	£1,400
If business miles greater than 2,500 and less than 7,000	15p per mile
If business miles greater than 7,000 and less than 9,000	20p per mile
If business miles is 9,000 per annum or more	25p per mile
Mileage Rate below the threshold	60p per mile
N.B. The mileage rate will apply to all miles from 0	
Fuel Reimbursement Rate (<u>inclusive</u> within above allowances but to be reimbursed following submission of a monthly mileage return)	14p per mile

N.B. All reference to % charges below is based on the percentage of the prevailing insurance premium.

2. Environmental Enhancements Fuel Efficiency Rating

CO2 Value between 0 and 100	A - 20%
CO2 Value between 101 and 120	B - 10%
CO2 Value between 121 and 150	C - 5%
CO2 Value between 151 and 165	D - 0%
CO2 Value between 166 and 185	E +10%
CO2 Value between 186 and 225	F +20%
CO2 Value over 225	G +50%

3. Risk Reduction Enhancements

	Per Driver
Additional Drivers (not main driver or partner)	£20.00
Young and inexperienced drivers	£50.00
For each year of age between 17 & 25	£10.00
Private Mileage	
Below 5,000 miles	- 5%
5,000 – 7,999 miles	0%
8,001 – 12000 miles	2.5%
For each additional 2,000 miles over 12,000	2.5%
No Claims during the year	- 5%
For each claim	+ 5%

4. Policy Excess

The first private fault claim	Standard Excess
For each additional private fault claim	Standard Excess + £50.00
For additional business fault claim	£50.00

5. Penalty Points

0 penalty points	0%
3 penalty points	5%
6 penalty points	10%
9 penalty points	15%

6. Commuting Enhancements

Excess Travel	20p pm
Approved Commuting	20p pm
Full-time Training Courses	20p pm
Short term or day release courses	15p pm
Returns to work (e.g. approved overtime or following an emergency call-out)	20p pm

N.B. Fuel reimbursement is included in all commuting enhancements for lease cars.