Our guide to Ultra-Low Emission Vehicles

Tusker.

Hello, we're Tusker, the Car Benefit People

Life has enough worries without the added stress of running and maintaining a car. Luckily your employer has teamed up with Tusker to bring you a Car Benefit Scheme. It lets you drive away a brand new, fully insured and maintained car for up to four years.

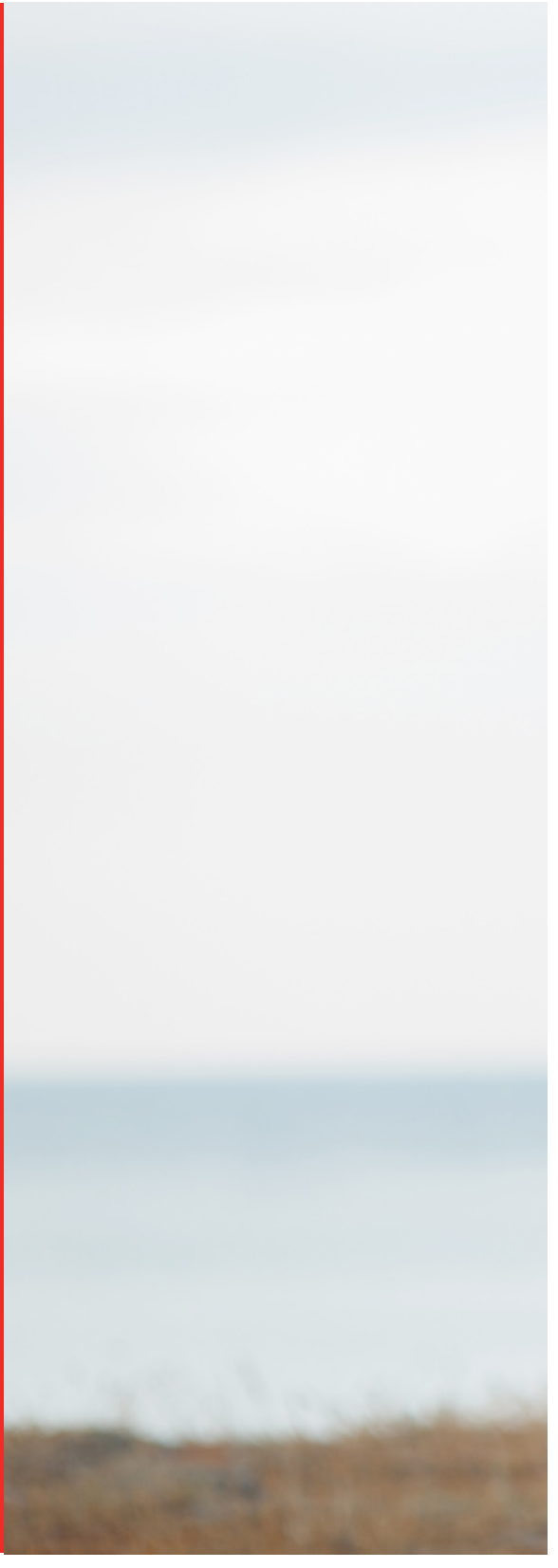
The Car Benefit Scheme allows you to choose from a range of Ultra-Low Emissions Vehicles (ULEVs), the benefits of which we'll cover in the next few pages.

In short:

ULEV key facts:

- There are a huge range of vehicles available, from superminis to large SUVs
- Battery ranges have increased substantially to be on average 200 miles on a single charge[1]
- Charging times have decreased to approx. 20-40 minutes on average[2]
- There are now over 31,000 charging points in the UK, with more locations added regularly[2]
- Clean Air Zones or Ultra-Low Emission Zones (ULEZ) are launching across the UK in the next few years. ULEVs are exempt from the daily charges which apply to most petrol and/or diesel cars
- Tusker's scheme is a cheaper way to drive a ULEV and benefit from the latest technology due to the savings available without having to purchase

[1]as of April 2020
[2]zapmap.com as of April 2020



What is a ULEV?

'Ultra-Low Emission Vehicle' (ULEV) is the term used to describe any vehicle that uses low carbon technologies, emits less than 75g of CO_2/ km from the tailpipe and is capable of operating in zero tailpipe emission mode for a range of at least ten miles.

In the not too distant future, petrol and diesel cars will be considered as old fashioned as the horse and cart. Better battery technology is already enabling greener journeys as more people buy one of the three main types of ULEV:

Battery Electric Vehicle

Full electric vehicles. Charged by connecting to an electricity supply

Plug in Hybrid Vehicle (PHEV)

Plug-in hybrids can be charged and driven like an electric car, with the added advantage of having an onboard engine that can be used when the battery is low.

Why should you drive a ULEV?

What are the benefits?

- ULEVs have lower running costs (fuel and maintenance, and total cost of ownership) than petrol or diesel vehicles
- Electric Vehicles have zero tailpipe CO_2, NOx and particulates emissions at all times in the case of pure EVs, or have the ability for zero-emission running in the case of Range Extenders or Plug-in Hybrid Vehicles
- ULEVs are seen as a key solution to improve air quality
- They're also considered a better driving experience than petrol or diesel vehicles

How many makes and models are there?

The number of makes and models of electric cars is increasing month by month, and this trend is set to accelerate over the next year. There are now electric cars in every style of vehicle, from the supermini to large SUVs and high performance cars.

What are electric vehicles like to drive?

Electric vehicles have instant responses when accelerating due to 100% of torque being available at all times, they're extremely quiet and very refined. Most EVs have their batteries in the floor, resulting in a low centre of gravity and therefore good handling.

Charging – how easy is it?

How do I charge an electric car?

Just like a lot of technology, simply by plugging it in.

How do I charge my car at home?

You can just plug it in to a normal socket. Ideally, you would get a charge point installed at your house by a 3rd party installer. Contact one of the companies who offer this installation. Details of the OLEV authorised installers can be found on the Office for Low Emission Vehicles (OLEV) website or Tusker can provide details of a chargepoint partner.

How long does it take?

How long it takes to charge an electric car depends on the type of charging point, which is defined by the power (kW) and speed at which they charge. There are three main charging speeds: Slow, Fast and Rapid.

- **Slow chargers (up to 3kW)**
  Slow charging is the most common method of charging an electric vehicle and is typically done by owners at home and overnight. Other slow charging points can be found in office car parks, but public points are uncommon, as a full charge can take 6-12 hours.
- **Fast chargers (7-22kW)**
  These are the charging points you'll find in supermarket car parks and shopping centres. A 7kW will recharge an EV in 3-5 hours, while a 22kw point will be faster, typically charging a car in 1-2 hours.
- **Rapid chargers (43- 120kW)**
  Travel on a motorway and the chances are you'll find a rapid charging point at a service station. A rapid charger can provide up to 80% of charge in 20-40 minutes.

The practicalities of charging electric vehicles

There are a number of things to consider when opting for an electric or hybrid car:

How long will it take to get an electric charging point?

This will depend on the home suitability survey, availability of assessment appointments and turnaround of paperwork. We'd advise starting the above process as early as possible once you've ordered your car.

How much does a charging post cost?

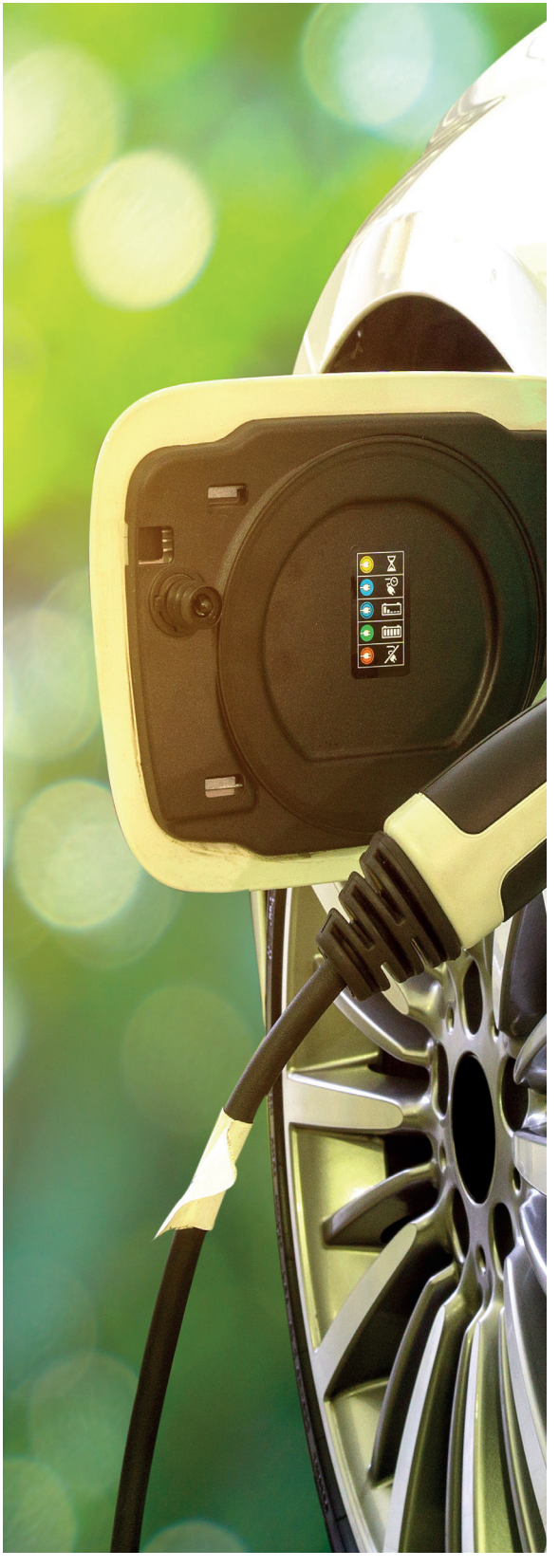
This will vary depending on the type of installation required. A standard installation is typically around £399* as there is a current OLEV Grant, also known as Electric Vehicle Homecharge Scheme (EVHS) in place, which provides 75% off the cost of purchasing and installing a home charging point up to a maximum of £350.

This is available for most electric and plug-in hybrid cars. You can claim one charging point per eligible vehicle and up to two charging points per household.

Do I need a home charging point?

Most hybrid or electric cars can be charged simply from a normal 3 pin household plug socket, although charge times will be considerably longer. So for most people, it would be more convenient to have a home charging point, if possible.

*prices dependent on installation requirements



How do I know if I can get a home charge point?

Before an electric charge point can be installed, you'll need to have a home suitability survey. You may also need a suitable data connection, which will be tested by an engineer. The suitability survey will identify if you need any remedial works, like an isolation switch, an earth plate or ground works. These can be arranged but at extra cost and will not be subject to the 75% funding through the Electric Vehicle Homecharge Scheme.

We'd always recommend you check your charging options before ordering a car on the Car Benefit Scheme.

Do I have to own my home to get a charge point installed?

You don't need to own your property to have a charging point installed but if you lease your property or premises you will need to get consent from your landlord. Ideally you need to have a garage or use of an off-street parking area as, generally, a car will do most of its recharging overnight therefore it is essential that it is safe and secure during this process. It is not advisable (under any circumstances) to trail an electric cable across pavements or other public areas to connect a car parked on-street with your household electricity supply.

What charging cable comes with my car?

This varies between manufacturers so please check under the options section on the car quoting system. Electric vehicles are normally delivered with one charging cable so if you need an extra cable, simply let us know and we may be able to source these from the dealership and add the cost into your gross salary sacrifice amount. Alternatively you can source them yourself through a dealership or online.

Where can you charge an electric car?

Some drivers prefer to use their home as a fuel station and only top up their cars at charge points en route.

For times when you do need to charge your car on the go, it's good to know charging points are everywhere and there are more on the way!

Major investment in electric charging infrastructure means there's a charging point on average every 3.8 miles in England. The distance between charging points does vary across the UK so you'll need to plan longer electric-only journeys. Luckily there are a range of online tools and apps to help you do this.

ZapMap shows over 31,000 charging points in over 11,000* locations around the UK. It enables you to plan a journey or search by postcode to identify places to charge on the motorway or at a range of locations including local shops and railway car parks. And, with a focus on emission reductions, the government has pledged to continue to fund ongoing infrastructure development.

If you tend to use your car mainly for commuting you might want to charge it at home overnight. You can do this using a normal socket or you can save up to 75% when installing a home charging unit for faster charging.

*numbers correct as of April 2020

What are the differences to petrol and diesel cars?

Do electric cars have enough range?

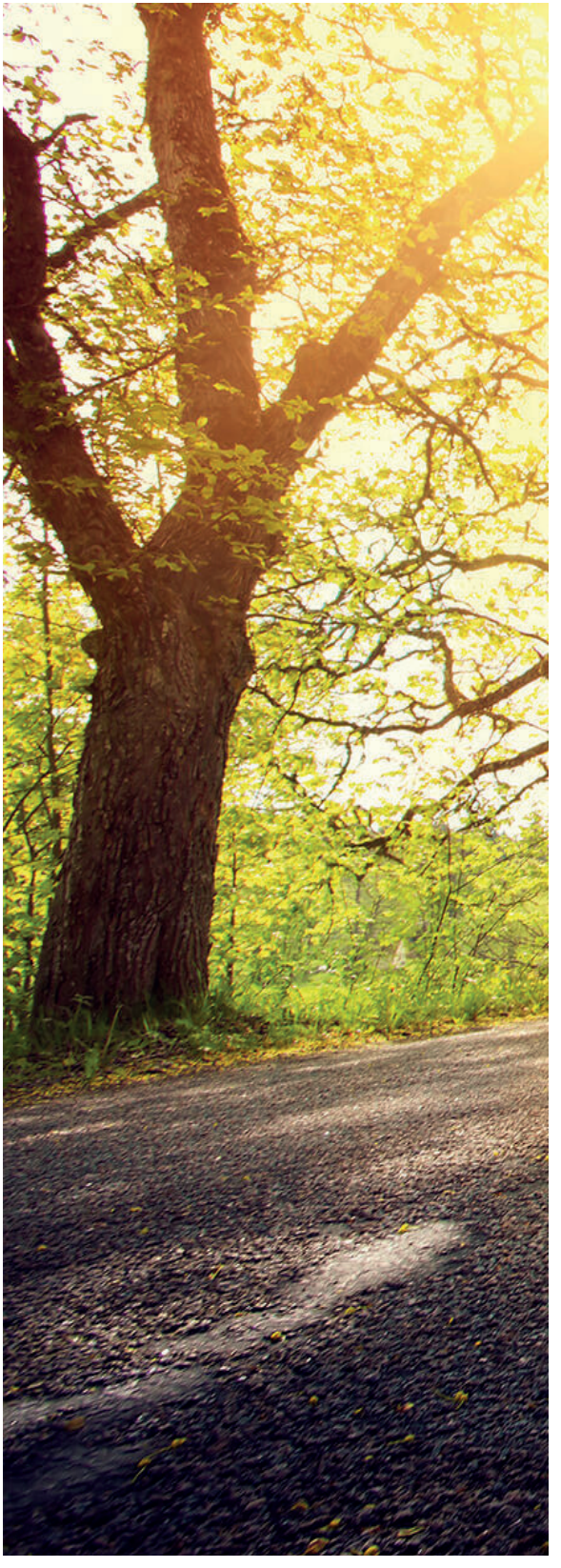
With the new technologies that have launched this year, some electric cars can now go a huge 300 miles on a single charge. Typically most cars can go between 150 and 200 miles, although this can be just 20 miles. It's worth checking what this is before ordering a ULEV car.

Are they fuel efficient?

It costs just £3-4 to drive 100 miles in an electric car[3]. That's a tiny 3-4 pence per mile. The equivalent petrol or diesel car costs more than four times as much at £9-13 for 100 miles of driving. Over the course of a year, Tusker ULEV drivers save an average of £750 a year in fuel.

Does an electric car need an MOT?

Like all cars, electric cars have to pass an annual road-worthiness inspection after they are three years old. The main difference is that there is no emissions test.



[3]rac.co.uk as of June 2019

Benefit in Kind (BiK)

Recent changes to Benefit in Kind are designed to provide further incentives to employees to choose electric vehicles as company cars.

Benefit in Kind is 0% on zero-emission models in 2020-21, rising by 1% for each of the next two tax years, remaining at 2% until 2025. A total of 11 new bands for ultra-low emission vehicles below 75g/km will be introduced – five are linked to the number of miles a car can travel on electric power alone – including a separate zero emission band.

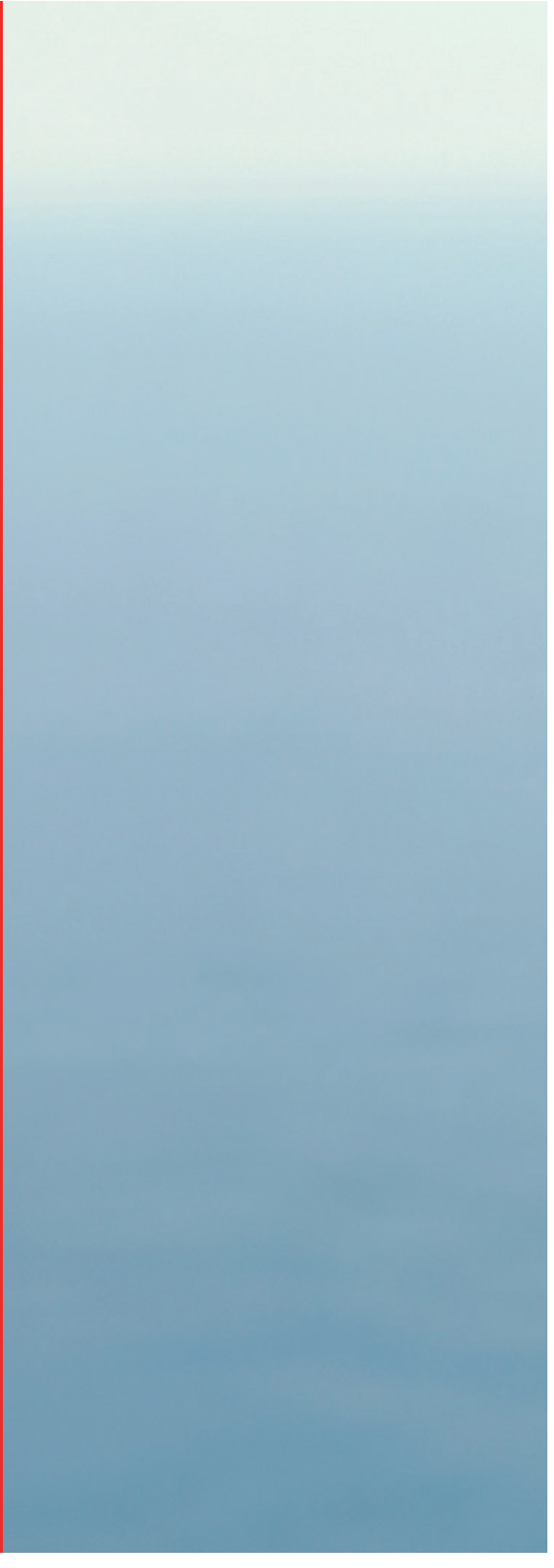
Vehicles emitting 51-54g/km will be taxed at 15%, after which a one percentage point increase applies per 5g/km CO2.

The future is bright, the future is ULEV

As part of the government's Road to Zero plans, by 2030 half of all new car sales will be hybrid or electric. And with a global commitment to reduce emissions and UK tax rules that benefit people who adopt ULEVs, the traditional combustion engine's days are numbered.

So, if you want to save money and the planet, it's time to join the green travel revolution. By embracing the inevitable and taking up a ULEV via your car benefit scheme, you'll:

- Help the planet and its people - lower emissions are good for everyone. With less CO2 going into the atmosphere you'll reduce your carbon footprint and help to make the air cleaner for everyone to breathe.
- Enjoy the convenience of an all-inclusive car benefit package - servicing, MOT, repairs, breakdown cover, glass and tyre replacement and more covered by a single monthly amount.
- Capitalise on grants towards the lease cost and other charges like installing a home or work charging point and huge reductions in BIK tax rates - the lower your emissions, the less tax you'll pay and the more you'll save on fuel.



A loved benefit

Let’s talk

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